

Nashville's Poverty Reduction Initiative Plan

Executive Summary & Action Committee Reports

Planning Committee

*Campus for Human
Development*

*Catholic Charities of
Tennessee*

*Center for Nonprofit
Management*

*Community Relations
Committee of the
Jewish Federation of
Nashville*

*Congressman Jim
Cooper's Office*

*Mayor's Office of
Economic and
Community
Development*

*Mayor's Office of
Neighborhoods*

McDonald Media

*Meharry Medical
College*

*Metropolitan Action
Commission*

*Metropolitan Social
Services*

*Nashville Area
Chamber of Commerce*

*Nashville Chamber
Public Benefit
Foundation*

*Second Harvest Food
Bank of Middle
Tennessee*

*United Way of
Metropolitan Nashville*

*Vanderbilt Center for
Nashville Studies*



FOREWORD

It is no surprise that Nashville, a city that consistently ranks in the top five of America's Friendliest Cities, would have a heart for those in poverty. With large numbers of organizations and agencies in our city that work on behalf of the poor, it has become increasingly clear that a comprehensive plan to reduce poverty in Nashville is critical.

Consequently, after months of planning by businesses, government, foundations, nonprofits, faith-based organizations, and individuals, Nashville came together in a large way at its Poverty Reduction Symposium in September of 2008. With almost 500 people in attendance and a charge from Nashville Mayor Karl Dean, we began the step forward to work together across all the various groups in recognition of the fact that our collective efforts would be stronger than our individual capacities. Seven focus areas were identified: child care, economic opportunity, food, health care, housing, neighborhood development, and workforce development.

With the Symposium serving as the kickoff for **Nashville's Poverty Reduction Initiative**, we were well on our way to begin planning for the reduction of poverty by 50 percent in 10 years.

Following the symposium, about 200 people attended a one-day action group kickoff workshop facilitated by the National League of Cities, where they were divided into the seven action group committees. Community leaders with backgrounds in each focus area were tapped to chair the committees. For the past several months, these committees have worked to help determine doable actions to move us forward in reducing poverty.

We are pleased to submit the culmination of the work of large numbers of citizens, businesses, organizations, foundations, and government entities. Some participated only for the kickoff event, while others continued the process for four months. What is clear is that together we have begun the early steps of reducing poverty in a more coordinated, citywide fashion. Our hope is that this document will serve as a guide for other initiatives, for further research, for encouraging funding, and for future planning, but most of all as a reminder that it will take us all to make a difference in the lives of those living in poverty so that Nashville can be an even greater city.

From the Mayor

I extend my most sincere appreciation to the citizens of Nashville for committing months of time and resources to the development of Nashville's Poverty Reduction Initiative Plan.

This plan represents the collaborative voice of businesses, community leaders, advocate groups and individuals, government agencies and citizens, who all believe that Nashville can make a dramatic reduction in poverty.

The effort leading to this plan, including the Symposium that convened nearly 500 people and the subsequent trainings and working groups, has been recognized nationally by the National League of Cities for its level of community involvement.

Already, many entities throughout Nashville have either begun or enhanced efforts that are included in this document. Without a doubt, this plan will allow every agency, community, group and resident to take an active role individually and collectively to make a profound impact on reducing poverty in our city.

I am grateful for the leadership of the Metropolitan Action Commission and the Nashville Chamber Public Benefit Foundation in this initiative. I would also like to thank the many agencies, which are listed within this document, who have actively participated as the planning team, committee working group chairs and sponsors.

The Mayor's Office stands ready to assist the many community partners it will require to implement this plan throughout the years to come. It is an honor that I serve as the mayor of such a great city and community.

Sincerely,

Karl F. Dean
Mayor of Nashville and Davidson County



From the Chair and Co-Chair



We, along with Mayor Karl Dean, are excited to present this document on behalf of the Poverty Reduction Planning Committee. It has been our honor and hearts' work to serve as chair and co-chair of this initiative. At the conclusion of this document, you will note all of the people we wish to thank for their diligent and hard work in carrying out this task. From the planning team members, to the committee chairs, to our respective organizations and the many citizens who participated, we are happy to see this yearlong process culminate in a planning document for the Nashville community.

We are confident that it has a shared voice throughout the community and look forward to continuing to work toward the reduction of poverty in our city. We would both like to offer a special thanks to members of our staffs who worked tirelessly to help compile this document, specifically Holly McIndoe from the Nashville Chamber Public Benefit Foundation, and Lisa Gallon, Rickie McQueen and Dr. Anita Conn from the Metropolitan Action Commission. Special thanks, also, to Mayor Karl Dean for his support throughout this process.



We trust you will find in its pages the voice of many in our city who, like we, are committed to the reduction of poverty. Thank you for allowing us the opportunity to serve.

Sincerely,

Howard Gentry
Chair

Cynthia Croom
Co-Chair

Executive Summary

Nashville, the capital city of Tennessee, is home to more than 600,000 residents. Operating under one comprehensive government, Nashville/Davidson County provides excellent opportunities for business, education, and recreation. In addition to its designation as "Music City," Nashville is an economic leader in national and international business and a recognized leader in the fields of health care management, publishing and printing, transportation, telecommunications, tourism, entertainment, and higher education.



The economic base is diverse and expanding, enjoying heavy outside investment and consistent job growth. Nashville is a city with strong economic and social positives. As a city, Nashville continues to rank high as a great place to live. Its leaders and community, however, do not shy away from the fact that more than 16 percent of Nashville's total population, according to the U.S. Census Bureau 2006 report, live below the poverty line. Instead, they have come together around a comprehensive community approach and commitment to reducing poverty in our city.



The Community Foundation of Middle Tennessee's Giving Matters web site (www.givingmatters.org) reports that calls to the United Way for assistance rose sharply between January 2008 and January 2009. Compared to a year earlier, January 2009 calls for utility assistance were up 63 percent, calls for food were up 49 percent, and calls for job assistance were up 45 percent. The article "Emergency Assistance," by Jeannie Naujeck (2006), posted on www.givingmatters.org, reports that roughly 12 percent of households in Tennessee will experience "food insecurity"

within the course of a year. Food insecurity results when a family cannot anticipate the source of their next meal. The article further states that poverty continues to increase, particularly among the working poor (defined as those whose employment does not offer them a livable wage).

In addition to Nashville's working poor, 26 percent of children under the age of 18 live below the poverty line and 11 percent of people 65 and older were in households with income levels below the poverty line (American Community Survey, 2005-2007 Davidson County Fact Sheet).



Consequently, a combined effort to address the issue of poverty emerged in our city, known as **Nashville's Poverty Reduction Initiative**. This initiative serves as a call to action for a citywide commitment to reduce poverty by 50 percent over the next 10 years. The plan was developed during the past year with the input of nearly 300 Nashville/Davidson County residents.

Nashville's Poverty Reduction Initiative makes the following recommendations categorized in seven action committees: child care, economic opportunity, food, health care, housing, neighborhood development, and workforce development. The initiative was formed with the premise that no one group has the solution to poverty; in order to reduce poverty, the actions, commitments, and resources of many must be at the forefront.

Recommendations from the seven action committees

Child Care

- 1) Expand the availability and increase the number of affordable, high-quality program spaces for children. Develop a funding plan to subsidize parent fees to achieve affordability.
- 2) Organize the coordination of child care services for people in poverty.
- 3) Develop a message that resonates for all stakeholder groups, including policymakers, funders, parents, caregivers, and community partners, regarding the importance of high-quality child care.
- 4) Adopt a multifaceted marketing plan that communicates to all stakeholder groups, including policymakers, funders, parents, caregivers, and community partners, regarding the importance of high-quality early education and child care.



Economic Opportunity

- 1) Identify existing financial education resources and connect the resources to people who need them.
- 2) Join and recruit others to support the expansion of the Coalition for Responsible Lending in Tennessee (CRLT) on local policy issues related to predatory lending.
- 3) Develop the "Bank on Nashville" initiative to increase access to affordable, mainstream financial services for low-income citizens of Davidson County.
- 4) Using the new Music City Center project as a pilot, create a career development model that exposes low-income workers to sustainable employment opportunities while leveraging the availability of social services that mitigate the career barriers created by generational poverty.

Food

- 1) Increase food security by creating more retail grocery opportunities in low-income areas and by increasing opportunities for community gardens.
- 2) Increase enrollments in public food assistance by sharing information through United Way 211 and by increasing partnerships to distribute information.
- 3) Increase the use of local agriculture by coordinating the distribution of produce to low-income neighborhoods and by linking community garden programs with primary schools.

Health Care

- 1) Improve preventive health care through a community Family Resource Center or school-based prevention initiative with partnerships through early screening of health issues targeting specific health issues (tobacco use, obesity, etc.).
- 2) Inventory and disseminate information about programs and resources for uninsured and underserved people, including insurance, screening, prevention, primary care and specialty care.

- 3) Increase access to specialty care to assure a continuum of care model, including the care of dental, mental health, substance abuse addiction, and chronic health needs.
- 4) Increase availability of affordable medication.
- 5) Advocate for a Nashville plan for specialty care for the underserved.

Housing

- 1) Develop a formal outreach process to identify those in need of housing and what the needs are.
- 2) Create a repository of information that identifies housing service providers and education options.
- 3) Develop a process and outreach program to link need with housing services providers.
- 4) Create a measurement system that tracks and maps demand, supply, and where money goes.
- 5) Develop a permanent and annually refundable Housing Trust Fund for Metropolitan Nashville/Davidson County.

Neighborhood Development

- 1) Empower residents as decision-makers and actors through a coordinated effort to develop youth and adult leadership and by building coalitions to respond to issues beyond one neighborhood.
- 2) Increase neighborhood economic vitality, including commercial services needed, diversity of housing options, etc. by identifying a framework of general categories to work from and by creating a development plan for communities.
- 3) Improve neighborhood infrastructure, including public works, transportation and public safety, with a first step being to increase access to transportation for isolated populations and walkability to promote neighborhood interconnectivity.
- 4) Improve the ability of Metro agencies to work with residents and neighborhood groups by listening carefully so that planning processes are neighborhood-led and reflect the voices of residents, and by developing cooperative relationships of trust and accountability in meeting neighborhood needs.



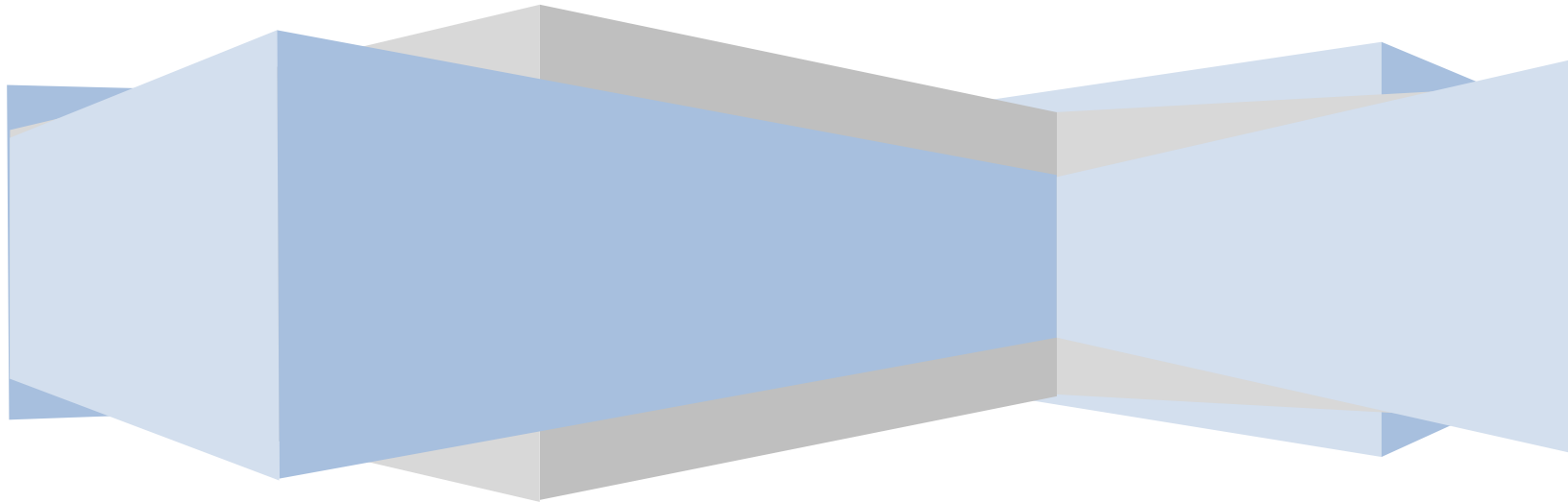
Workforce Development

- 1) Provide a customer-friendly database of statistical information on employment and training opportunities.
- 2) Ask the mayor to lead efforts to create pathways to better jobs, including increased wages, benefits and stable jobs, as well as extended opportunities to access training and supportive services.
- 3) Develop a catalogue of resources with respect to job training, life navigation skills, education, and job readiness.
- 4) Provide recommendations of best practices of training and education for job readiness.
- 5) Provide quarterly workshops for business on related topics in order to lower barriers and increase cultural sensitivity in the employment process.

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Action Committees' Comprehensive Reports



Child Care Action Committee

Chairperson: Melba Marcum, Executive Director, McNeilly Center for Children



The 2008 Annie Casey Kids Count Data Book indicates that there are approximately 36,524 regulated child care spaces in Davidson County. Still, the cost for care in a high-quality program remains beyond the reach of many families. According to the Tennessee State Child Care Resource and Referral agency, the average cost of infant care in Tennessee is \$6,252. A significant point of comparison is that the cost of infant care in the state is approximately one and a half times the cost of college tuition at a state university. Child care costs drop only slightly as children get older. The average cost for a four-year-old is \$4,732 and, once a child starts school, the average cost of after-school care is approximately \$3,912 per year. In Nashville, it is of note that a high-quality infant care center will cost, on average, approximately \$10,000 per year. These costs are particularly problematic for families in poverty, which include more than 16 percent of Nashville's total population. When those families are headed by a female, the situation is even more critical. In 2006, 36 percent of female-headed households in Davidson County with children younger than 18 were in poverty, and 54 percent of female-headed households with children under five were in poverty (American Community Survey Fact Finder, U.S. Census Bureau). When the female head of the household has less than a high school diploma, the figure rises to 58.2 percent (ACS, 2006).

The lack of community awareness and support surrounding the need for affordable child care and the lack of knowledge among low-income families regarding the availability of resources contributes to less-than-optimal conditions for families seeking care. While the 2008 Kids Count Data Book indicates that 13.4 percent of Davidson County's children live in families receiving Families First Grants, Success by Six data indicate that only 18 percent of children who are eligible for federal child care assistance receive child care aid. These figures highlight the need for resource coordination and community awareness.

The following are recommended actions to address these issues:

Action 1

Expand the availability and increase the number of affordable, high-quality program spaces for children. Develop a funding plan to subsidize parent fees to achieve affordability.

The recommended action steps include: 1) city-wide data/research collection of accessible and affordable child care for families in poverty; and 2) advocating for more spaces, centers and/or services.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

In the short term, placing children of working parents in child care will reduce poverty by supporting families to join the workforce. Families will know what child care spaces are available and information would link families to affordable, high-quality child care. The long-term effect is that children who experience quality child care in a nurturing environment that encourages their cognitive, social and emotional development are more likely to succeed in primary and secondary school, which prepares them for employment with earnings above poverty level. Parents will be able to join the workforce because their children are cared for. Children will have the needed skills to succeed in school and to ultimately succeed in the workforce.



What is the timeframe for this action?

3-5 years

What organizations will lead and carry out this action?

Lead: Metro Action Commission

Partners: Pre-K Alignment Nashville, child care providers, Tennessee Association for the Education of Young Children (TAEYC), Tennessee Head Start Association (THSA)

How will this action link to related, ongoing initiatives?

This action links to the Department of Human Services' three-star rating system as well as to goals of the TAEYC.

Action 2

Organize the coordination of child care services for people in poverty.

The recommended action step includes marketing child care resources and referrals for the Davidson County division of the Tennessee Child Care Resource and Referral Network (CCR&R) through existing resources such as United Way 211, child care facilities, hospitals, family resource centers, etc. Currently, parents and providers are not using the referral service to locate child care.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

This will allow parents to find child care, allowing them to gain/maintain employment. Children in high-quality child care are better prepared for success in school and in the workforce. Information for parents about child care will be more readily available.

What is the timeframe for this action?

1-2 years

What organizations will lead and carry out this action?

Lead: Reinstate Mayor's Office of Children and Youth with emphasis on younger children

Partners: Pre-K Alignment Nashville, child care providers, Tennessee Association for the Education of Young Children (TAEYC), Metro Action Commission Head Start, Child Care Resource and Referral agency, United Way 211

How will this action link to related, ongoing initiatives?

This action links to the Child Care Resource and Referral Network and United Way 211.

Action 3

Develop a message that resonates for all stakeholder groups, including policymakers, funders, parents, caregivers, and community partners, regarding the importance of high-quality child care.

The recommended action step includes creating information for each of the defined audiences.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

Informed policymakers and others will respond by identifying and addressing gaps to ensure that quality service is available in every part of the county. Volunteers and technical assistance will support agencies that provide services that support parents' employment. Children in high-quality child care are better prepared for success in school and their future work. High-quality child care will have increased support through policy and funding, and people seeking child care will be able to identify and connect with high-quality providers. Child care settings will increase their quality, resulting in a better outcome for children. Parents will demand higher-quality child care.

What is the timeframe for this action?

Action: Less than 1 year. Change to take place: 2-3 years.

What organizations will lead and carry out this action?

Lead: Pre-K Alignment Nashville or Tennessee Early Childhood Training Alliance (TECTA)

Partners: Tennessee Association for the Education of Young Children (TAEYC), Tennessee Head Start-State Collaboration Office, local child care providers

How will this action link to related, ongoing initiatives?

This action relates to the ongoing work of Alignment Nashville's Pre-K committee.

Action 4

Adopt a multifaceted marketing plan that communicates to all stakeholder groups, including policymakers, funders, parents, caregivers, and community partners, regarding the importance of high-quality early education and child care.

The recommended action steps include: 1) identifying and linking partners to messages; 2) securing funding through grants and in-kind donations; 3) dissemination of materials through identified partners to the five stakeholder groups and language-accessible dissemination through web site links, multiple language translations, and video logs; and 4) linking five stakeholder groups to appropriate resources for additional information and/or to fill gaps of service.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

This action will reduce poverty because it will help inform and educate all groups on the need for high-quality child care through effective marketing in order to create the positive environment for children that will ultimately reduce poverty. Equal access to education will ensure that the cycle of poverty is broken.

What is the timeframe for this action?

Action: 1-2 years. Change to take place: 7-10 years.

What organizations will lead and carry out this action?

Lead: Pre-K Alignment Nashville or Tennessee Early Childhood Training Alliance (TECTA)

Partners: Tennessee Association for the Education of Young Children, Tennessee Head Start-State Collaboration Office, local child care providers

How will this action link to related, ongoing initiatives?

This action relates to the ongoing work of Alignment Nashville's Pre-K committee.



Economic Opportunity Action Committee

Chairperson: Charlie Williams, Assistant Director, Mayor's Office of Economic and Community Development

Co-Chair: Tom Negri, Managing Director, Loews Vanderbilt Hotel

In a statement to the U.S. House Committee on Financial Services given April 15, 2008, Robert W. Mooney, deputy director of the FDIC's Division of Supervision and Consumer Protection, is quoted as saying, "The extraordinary transformation of financial markets over the past decade has placed a new premium on financial literacy, making it nothing less than an essential survival tool." Mooney cites rapidly changing financial demographics, including the inexperience of some borrowers, the complexity of financial terms of agreement, and the array of credit options as contributors to our current economic crisis. Though financial institutions have borne the brunt of the blame, irresponsible and uninformed use of credit among individuals has escalated the problem.

A survey conducted in April 2007 by the National Foundation for Credit Counseling found that a large number of Americans are unable or unwilling to follow rudimentary financial guidelines. Of those surveyed:



- *Less than half had seen their credit report;*
- *Almost 40 percent do not pay credit card bills in full each billing cycle;*
- *Fewer than 40 percent track expenses;*
- *One in three does not know where to get financial advice or counseling.*



When families are unable to manage their finances in the most basic manner, they are unable to prepare for emergencies. Therefore, the financial difficulties associated with unexpected events such as job loss, illness, or divorce, devastating to any family, may be debilitating to low-income families. In fact, families in the lowest 20 percent of the income distribution could see their incomes vary by as much as 50 percent each year (Johnson et al., 2006). Many families also lack the financial literacy to take advantage of all the possible savings afforded them by law. Some turn to alternate sources such as title lenders, who can charge up to 22 percent interest per month, amounting to a staggering 264 percent annually. Currently, there are approximately 931 title business locations in Tennessee. This is often a resource used by the poor because they are in need of fast cash; unfortunately, the fast cash often leads to cycles of debt. By contrast, the article "EITC Boosts Local Economies," published in the journal *Partners in Community and Economic Development* (2006), discusses a study that looked at the economic impact of the Earned Income Tax Credit (EITC) on the Nashville economy. The study suggests the EITC is being underutilized, indicating that many low-income residents do not know how to access the benefit. The report estimates that as many as 25 percent of those who qualify do not claim the credit (State of the Earned Income Tax Credit, Haskell, 2006). In fact, April 2009 United Way 211 data show that 1,190 calls for EITC and the Volunteer Income Tax Assistance program (VITA) were the second largest volume of calls, just behind calls for utility assistance.



It is not only family groups that are experiencing financial distress. Young adults are often entering the workforce with significant debt loads. The Project on Student Debt (2006) reports that the average college graduate has a debt load of about \$20,000. More than half of college students owe more than \$5,000 in credit card debt, and one-third have more than \$10,000 in credit card debt. These students do not have a realistic understanding of the effort and sacrifice required to pay down debt.

Financial management difficulties are common across all demographic groups. The lack of formalized financial training as part of the middle and high school curriculum, combined with the lack of availability of financial counseling resources for adults, have created an environment that isolates people who are having financial difficulty. The coordination of financial training resources and the emphasis on including formal financial training in schools may offer support to those already in debt, and help prevent people from incurring debt. Further, an increase in the number of career development opportunities and training programs will help people seek and find employment that offers a livable wage, decreasing their need to incur debt for basic necessities or in times of unexpected expenses.

The action items below are designed to address these needs in the Nashville community:

Action 1***Identify existing financial education resources and connect the resources to people who need them.***

The recommended action steps include: 1) developing employer-based financial education; 2) providing links to financial assets through coordination and communication to promote programs and provide information; 3) recruiting, promoting and hosting faith-based financial education classes; and 4) connecting families with young children to outreach materials and available resources.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

Through increased awareness of personal financial responsibility and financial products and avoidance of excessive predatory lending fees, poverty will be reduced in Nashville. Youth will be more knowledgeable about financial literacy and can develop good financial habits early and avoid incurring debt. There will be advocacy to encourage legislation and/or policies to eliminate predatory lending (www.responsiblelending.org).

What is the timeframe for this action?

Ongoing effort; approximately six months to get started

What organizations will lead and carry out this action?

Lead: Once we know our strategy for connecting people to resources, we will be better able to determine who will lead. Possible candidates include Nashville Alliance for Financial Independence, United Way of Metropolitan Nashville, Metro Social Services, and Nashville Chamber Public Benefit Foundation.

Partners: United Way of Metropolitan Nashville, financial institutions, financial education providers, Federal Reserve Bank, Nashville Alliance for Financial Independence, Metro Action Commission, Metro Social Services, any direct provider, neighborhood associations, Neighborhoods Resource Center, employers, Nashville Area Chamber of Commerce, and United Way 211 will carry out this action. Depending upon the selected strategy, the actual service providers of the "alternative financial institutions" (payday lenders, etc.) may be engaged in the action.



Meet annually with benchmark goals, Volunteer Income Tax Assistance (VITA) and Earned Income Tax Credit (EITC) campaigns, housing/affordable housing programs

How will this action link to related, ongoing initiatives?

The related initiatives are: VITA/EITC campaign (Nashville Alliance for Financial Independence), My Money Plan (Nashville Alliance for Financial Independence), various independent financial education programs in Nashville offered by organizations (such as banks, nonprofits, churches, etc).

The strategies for connecting are the following: information and referral (e.g., social marketing campaign, United Way 211, direct mailing), employer on-site financial education classes (marketing campaign through Nashville Area Chamber of Commerce or Middle Tennessee Society for Human Resource Management), adding financial education as a requirement (or strongly encourage) to existing help programs, community newsletter, annual meeting or regular means of communication between financial education partners (not necessarily to consumers), Mayor's Office of Neighborhoods (neighborhood associations).

Action 2***Join and recruit others to support the expansion of the Coalition for Responsible Lending in Tennessee (CRLT) on local policy issues related to predatory lending.***

The recommended action steps include: 1) researching local policy best practices/ existing models and their results; 2) defining desired results from new policy; 3) identifying council sponsor(s) and draft legislation; and 4) lobbying Metro Council for passage.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

Borrowing from predatory lenders creates a vicious cycle that prevents individuals from escaping from poverty. The predatory lending industry has evolved with little regulation to protect low-income consumers. The Coalition for Responsible Lending in Tennessee (CRLT) exists to foster collaboration among groups and individuals interested in mitigating and eliminating the damage done to low-income individuals by predatory lenders. The expected outcomes are 1) increased CRLT participation; 2) passage of zoning legislation restricting predatory lending activity; and 3) prevention of future clustering of predatory lending activity, as measured by mapping of small-dollar loan facilities. We will know the outcomes have been achieved when we observe 1) neighborhood group



involvement; 2) zoning legislation officially part of code; and 3) formal endorsements and involvement from elected officials.

What is the timeframe for this action?

Approximately 18 months.

What organizations will lead and carry out this action?

Lead: Coalition for Responsible Lending in Tennessee (CRLT)

Partners: Nashville Alliance for Financial Independence, Tennessee Alliance for Financial Independence, Vanderbilt University, Oasis Center, Metropolitan Social Services, neighborhood groups, etc.

How will this action link to related, ongoing initiatives?

The CRLT is the only such initiative in Nashville and serves as the convener of related initiatives. Many related organizations are already members of CRLT. Part of the action step is to encourage others to join the effort.

Action 3

Develop the “Bank on Nashville” initiative to increase access to affordable, mainstream financial services for low-income individuals in Davidson County.

The recommended action steps include: 1) organizing core planning committee for project (Office of the Mayor, Federal Reserve Bank-Atlanta, Nashville Alliance for Financial Independence, United Way of Metropolitan Nashville); 2) researching number of unbanked, banking needs of currently unbanked, etc. to develop justification for initiative (core planning team); 3) researching other Bank On programs to identify best practices and lessons learned to employ in Nashville (core planning team); 4) identifying important nonprofit partners and financial institutions to involve in developing initiative (planning committee); 5) convening a meeting with financial institutions and nonprofit partners including senior bank personnel (Office of the Mayor, with support of planning committee); 6) developing subcommittees



to start creating program; and 7) reconvening larger group after subcommittees have met and determined appropriate actions and planning kickoff for Bank On Nashville.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

It is estimated that up to 20 percent of U.S. households are currently unbanked. Many of the unbanked are low-income and living below the poverty line. These individuals do not have access to an affordable, efficient mechanism to conduct their basic financial transactions. They spend a significant amount of money each year on basic financial transactions such as paying bills and cashing checks. If these people had access to affordable financial services, they could use their hard-earned money to cover other basic necessities. If the Bank on Nashville initiative is successful, more individuals would have access to a bank account, which would allow them to conduct their financial transactions in a safer and more affordable manner.

We will evaluate the other measurement tools developed by other Bank On Cities programs to develop our own set of indicators of the success of the campaign. Examples of the indicators we could track include:

- *Number of bank accounts opened;*
- *Number of bank accounts still open and in good standing six months and 12 months after initial activity;*
- *Number of bank accounts closed;*
- *Account balances;*
- *Additional bank accounts opened by Bank On customers;*
- *Number of individuals enrolled in financial education courses;*
- *Other indicators of banking behavior.*

The products and services subcommittee must work with participating banks to set up this tracking system, as we will have to rely on the banks for most of our indicators.

What is the timeframe for this action?

If this initiative moves forward, it will probably take nine months (at a minimum) to get the program set up. Based on the experiences of other cities that have initiated Bank On campaigns, it may take at least a year to start seeing a significant number of individuals access the new financial services made available through this initiative.

What organizations will lead and carry out this action?

Lead: Office of the Mayor

Partners: The Federal Reserve Bank of Atlanta, United Way of Metropolitan Nashville, Nashville Alliance for Financial Independence, Davidson County financial institutions and nonprofit organizations

How will this action link to related, ongoing initiatives?

The Nashville Alliance for Financial Independence is the most closely related effort currently operating in Nashville. Tennessee Saves is another grassroots social marketing savings campaign active across the state, though the Nashville coalition is less active at this time.

The Nashville Alliance for Financial Independence is very supportive of the Bank on Nashville initiative and will play a critical role in developing the initiative.

Action 4

Using the new Music City Center project as a pilot, create a career development model that exposes low-income workers to sustainable employment opportunities while leveraging the availability of social services that mitigate the career barriers created by generational poverty.

The recommended action steps include: 1) hiring a project leader in the Mayor's Office to oversee the convention center pilot project; 2) coordinating and monitoring implementation; and 3) tracking and evaluating outcomes.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

One of the greatest challenges in escaping generational poverty is finding and maintaining gainful employment that provides the opportunity for upward mobility. No proven model for creating and accessing these opportunities currently exists. If successful, the convention center project would serve as a pilot toward a more formal and permanent mechanism for connecting low-income individuals to career opportunities. The scope, scale, location, and public nature of the convention center project provide the opportunity to create the career development model. The construction phase is estimated to create 3,000 jobs (many of them low-skilled in nature) at a location that is readily accessible to many of Nashville's low-income residents. In addition, the completed convention center, along with the ancillary development, will provide ongoing employment opportunities for our target populations.

The expected short-term outcomes are: Sustainable employment, through the Music City Center pilot project, of individuals from the target population coupled with a) ongoing job training and educational opportunities, and b) support services to address barriers such as child care, transportation, health care, etc. The expected long-term outcomes are: Creation of a model for sustainable employment for the community that a) coordinates the existing workforce development and employment efforts, b) connects these efforts with area nonprofits and other agencies capable of providing the necessary supportive services, and c) identifies and addresses gaps within the existing programs resulting in a unified system that can effectively move individuals out of poverty.



Short-term outcomes will be achieved when goals for the Music City Center pilot project are met. Monitoring program will track measurable outcomes, including number of individuals hired, job retention rates, increased earnings, etc.

Long-term outcomes will be achieved when the model developed based on the Music City Center pilot project is carried forward and successfully applied to other projects.

What is the timeframe for this action?

Over the next 3 years during construction of the Music City Center.

What organizations will lead and carry out this action?

Lead: Office of the Mayor

Partners: Metropolitan Development and Housing Agency, Music City Center (staff, contractors, etc.), Nashville Career Advancement Center and other workforce development entities, local nonprofit service providers

How will this action link to related, ongoing initiatives?

This action will link to the Music City Center project, workforce development initiatives, and other relevant service providers (e.g., transportation, child care, health care, education, etc.)

Food Action Committee

Chairperson: Jaynee Day, President and CEO, Second Harvest Food Bank of Middle Tennessee

Co-Chair: Julius Witherspoon, Program Manager for Nutrition, Metropolitan Social Services



The USDA reports that, on any given day, between 0.5 and 0.8 percent of people in the United States are hungry. Data from the Annie E. Casey Foundation CLIKS Profile for Davidson County indicate that 48 percent of the students in Metropolitan Nashville Public Schools participate in the free and reduced lunch program. This is a full 10 percentage points above the already substantial 38 percent Tennessee state average. Further, the Casey Foundation (2007) reports that more than 32 percent of Nashville's children receive food stamps.

Hunger in the Nashville area is on the increase. United Way 211 data from January 2009 show a 49 percent increase in calls requesting help with food when compared to the same period in 2008. A summary of 2008 211 data shows that 16 percent of all 211 calls in Davidson County were from individuals in need of food — a total of 19,545 food-related calls.

The Hunger Task Force describes food insecurity as "a condition in which people lack basic food intake to provide them with the energy and nutrients for fully productive lives." According to World Hunger Year, an organization dedicated to fighting hunger and poverty, roughly 11 percent of families in the United States are hungry or at risk for hunger. This translates to a figure of 35.5 million individuals, including more than 12.5 million children. The article "Emergency Assistance," by Jeannie Naujeck (2006), posted on The Community Foundation Giving Matters web site, reports that roughly 12 percent of households in Tennessee will experience "food insecurity" within the course of a year. For the purposes of the article, food insecurity was defined as resulting when a family cannot anticipate the source of their next meal.

Approximately 40 percent of households are hungry at some point. They skip meals or eat very little, often fasting for an entire day. Many families have lower-quality diets or are forced to request emergency assistance because they cannot afford fresh, nutritious food. The Hunger and Homelessness Survey, completed in December 2007 and sponsored by the Council of Mayors and Sodexo, quotes The Homeless Power Project, a Nashville homeless advocacy group, as saying "There are not enough places for three meals a day, seven days a week, 365 days a year ... There is never enough food with food stamps for the month, even if you eat beans and cornbread." Rising unemployment, combined with the sporadic work opportunities available to seasonal and migrant workers, result in inadequate resources for food and shelter. Second Harvest reports an increase in food requests from grandparents who are raising grandchildren due to family substance abuse issues. Second Harvest offers a number of different programs assisting a variety of groups.

Another community agency, Middle Tennessee's Table, distributes around 90,000 pounds of perishable food each month.

Several initiatives offer hope for Davidson County residents. They include efforts to train local farmers to accept payment in the form of WIC vouchers or EBT cards. While there are currently very few farmers participating, the Farmers' Market Nutrition Program offers a method that allows a limited number of low-income families, particularly women and children, to access fresh



produce. Another important program, Healthy in a Hurry, is administered by the local health departments and the YMCA. This program provides nutrition education and access to fresh produce to children in middle schools. Finally, the Senior Farmers' Market Nutrition Program is a federal program which offers low-income senior citizens coupons to purchase fresh produce at smaller establishments such as roadside stands, farmers' markets, and community produce programs. These and similar programs offer resources for healthy

nutrition.

A key form of assistance in Nashville is The Veggie Project, a collaborative effort between the Boys and Girls Clubs and Monroe Carell Jr. Children's Hospital at Vanderbilt University. The Veggie Project provides vouchers for the purchase of fruit and vegetables in an attempt to increase consumption of healthful foods among children and families who are nutritionally at risk.

It has been well documented that children who suffer routine severe hunger have higher levels of illness and that their ability to pay attention in school in order to learn is diminished. Further, these children have increased levels of anxiety, depression, and problem behavior when compared to children who are not hungry.

Bread, an organization dedicated to fighting hunger, estimates that approximately 13 percent of families in Tennessee are characterized as "food insecure." An additional 4 percent are food insecure with chronic hunger. Clearly, a critical need exists for coordination of existing resources and food service providers, as well as training, resources and equipment that will allow individuals to learn to grow and harvest their own food in order to enable them to become less dependent on outside food sources. The following are recommended actions to address these issues:

Action 1

Increase food security.

The recommended action steps include: 1) creating more retail grocery opportunities in low-income areas by establishing Healthy Corner Stores by securing space in convenience markets to place equipment that encourages healthy eating; and 2) increasing opportunities for community

gardens by expanding The Veggie Project with the Boys and Girls Club and by partnering with the Farmers' Market to expand EBT card usage, farmers' incentives, and discounts.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

This action reduces poverty by providing nutritious food to people of all income levels. It also offers an opportunity to obtain useful knowledge and skills that people can teach others in the community, allowing them to grow their own produce at lower cost. It poses an entrepreneurial opportunity for those who decide to grow their own vegetables and sell them, resulting in increased income as well as overall improvement in health due to access to healthier foods.

What is the timeframe for this action?

This is already being done on a limited scale.

What organizations will lead and carry out this action?

Lead: Second Harvest Food Bank of Middle Tennessee, Food Security Partners of Middle Tennessee, and Vanderbilt University

How will this action link to related, ongoing initiatives?

This action links to The Veggie Project, a collaborative initiative between the Monroe Carell Jr. Children's Hospital at Vanderbilt University and the Boys and Girls Club of Middle Tennessee.

Action 2

Increase enrollments in public food assistance.

The recommended action steps include: 1) sharing information through United Way 211 by targeting schools and offering United Way 211 information in packets children receive on the first day of school; and 2) increasing partnerships to distribute information by breaking down Supplemental Nutrition Assistance Program (SNAP) barriers, finding more locations for emergency food distribution including expanding their hours and availability, participating at the Senior Job Expo, Fifty Forward, and other senior agencies, and offering weekend packs to seniors, participating with Refugee and Immigrant Services, participating with DHS workers in low-income towers, and expanding USDA's Commodity Supplemental Food Program (CSFP) and making it community-based.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

This action reduces poverty by serving as a near-cash benefit. Public food assistance remains one of the most critical safety nets for poor families so that income does not have to be consumed by food cost. This action will have both an improved health benefit as well as providing much-needed relief to an already strained budget, allowing the individual to cover other costs such as medication.

What is the timeframe for this action?

This action is ongoing.

What organizations will lead and carry out this action?

Lead: Second Harvest Food Bank of Middle Tennessee, Tennessee Department of Human Services, United Way 211

How will this action link to related, ongoing initiatives?

This action links to the American Recovery and Reinvestment Act dollars to increase participation in public food assistance.

Action 3

Increase use of local agriculture.

The recommended action steps include: 1) coordinating the distribution of produce to low-income neighborhoods by a) conducting outreach to local farmers to identify those with excess fruits and



vegetables; b) identifying community/school gardens near “food deserts;” and c) tapping into existing organizations and volunteer bases that can assist in distributing excess produce from local farmers and community/school gardens to low-income neighborhoods; and 2) linking community garden programs with primary schools, including a) identifying schools with existing gardens and/or home economics/culinary classes; b) tapping into existing organizations and volunteer bases to plant at least one garden per school cluster; c) developing strong parent/teacher/administrator interest in nutritious foods, including conducting outreach to school administrators, nutrition directors, and others involved in making decisions about school foods; d) supporting the Growing Healthy Kids initiative of the Food Security

Partners of Middle Tennessee; and, e) making available standardized nutrition education for schools, community centers, family resource centers, etc., and implementing in schools healthful snack programs that use local produce.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

Promoting locally grown food will reduce poverty by minimizing the costs associated with food distribution. It also will help keep money in the local economy for agricultural businesses. This action will also promote a more nutritious diet among low-income families because freshly grown produce will be more readily available.

What is the timeframe for this action?

This action is ongoing.

What organizations will lead and carry out this action?

Lead: Food Security Partners of Middle Tennessee

How will this action link to related, ongoing initiatives?

This action links to the Growing Healthy Kids initiative of the Food Security Partners of Middle Tennessee.



Health Care Action Committee

Chairperson: Mary Bufwack, CEO, United Neighborhood Health Services

A TennCare report released on January 7, 2009, illustrates the deepening crisis in Tennessee's health care system. The report states, "Facing mounting revenue shortfalls, the state of Tennessee today provided updated information to the U.S. District Court in Nashville concerning potential budget cuts that TennCare faces as a result of the deepening economic recession..."



"Tennessee faces a revenue shortfall this year and next, and TennCare will have to share the burden in reducing state expenditures," TennCare Director Darin J. Gordon said. "We're asking for this relief so we can use these funds to minimize some of the planned cuts that are needed to balance our budget."

This TennCare crisis is important to Nashville because more than 11,442 children, women, and disabled people receive this form of Medicaid health insurance coverage. This group represents more than 22 percent of Nashville residents.

While the TennCare crisis is perhaps the most visible indication of Tennessee's health care woes, it is by no means the only one. U.S. Census data from 2005-2007 estimate that 13.9 percent of Tennessee's residents are uninsured; 68 percent of the uninsured are in families with at least one full-time worker. 2005 Census data estimate the Davidson County rate at 16.6 percent, which translates to 82,327 uninsured individuals in the Nashville area. And this number is growing as the percent of Tennesseans with employer coverage is declining: from 62 percent to 54 percent between 2000 and 2007.

National studies found that in 2008, 1 in 3 residents under the age of 65 were uninsured at some time during the year. Thus, as many as 160,000 residents of Nashville experienced being uninsured at some time in 2008. Sixteen percent indicate that they did not visit a doctor when needed due to the high cost of health care.

Lack of insurance is a leading cause of death. Uninsured people do not have a regular source of care, delay seeking medical care, are sicker, and are likely to be diagnosed with a disease in an advanced stage. Those who are uninsured inevitably die sooner than those who have insurance. Families USA estimates that 13 Tennesseans between 25 and 64 years of age die each week due to lack of health insurance. This represents approximately 660 people a year across Tennessee.

While the lack of insurance is a problem, even those who are insured suffer from the problems of the high cost of medical care. Approximately, 3.3 million Tennesseans get health insurance on the job and family premiums average \$11,565, about the annual earning of a full-time minimum wage

job. Since 2000, average family premiums have increased by 77 percent. Twenty-two percent of middle-income Tennessee families spend more than 10 percent of their income on health care.

Even when insured, work loss and income loss can push people into debt. Medical bills from chronic problems and temporary illness can bring people to financial ruin. Medical bills account for 60 percent of bankruptcies and are one of the main reasons Tennesseans file for bankruptcy.

Nashville is known as the health care industry capital nationally and internationally. It has more than 300 health care companies, with almost \$50 billion in revenues and 310,000 jobs globally. Despite this apparent affluence, United Health Foundation rates Tennessee as 47th among U.S. states in indicators of health. Preventive measures that could keep Tennesseans healthier are deficient. Tennessee ranks fourth in the U.S. for adult obesity, with 30.2 percent. Tennessee ranks fifth in the U.S. for children that are obese and overweight, at 36.5 percent. Twenty-two percent of women over the age of 50 have not received a mammogram in the last two years. Forty-one percent of men over 50 have never had a colorectal cancer screening. And 30 percent of adults over 65 did not receive a flu shot.

The broad range of private, nonprofit clinics in Nashville that serve those who are underserved and uninsured report more than 140,000 uninsured medical visits in 2008. Many also provide dental and behavioral health services. The medical care equals approximately \$25 million in uncompensated care. Many centers report an increase of 20 percent or higher in the last three years.

A November 14, 2008, *Nashville Business Journal* report indicates a similar experience in local hospitals: "In the past five years, uncompensated medical care at Nashville's 10 major hospitals has ballooned nearly 140 percent." The Tennessee Department of Health reports that Vanderbilt Medical Center provided nearly \$225 million in uncompensated care. Nashville's community hospital, Nashville General Hospital, provided \$52 million in uncompensated care in 2008.

Chris Taylor, chief financial officer of HCA TriStar Health System, believes those figures will continue to rise. He expects TriStar's costs to increase as much as \$60 million this year. "The current economy shows what we are dealing with. Unemployment is higher, and people are waiting much longer and ending up in emergency rooms."

In addition to routine health care for the underserved and uninsured, a Center for Studying Health System Change report, about two-thirds of primary care physicians (PCPs) reported in 2004–2005 that they could not get outpatient mental health services for patients—a rate that was at least twice as high as that for other services. Shortages of mental health care providers, health plan barriers, and lack of coverage or inadequate coverage were all cited by PCPs as major barriers to mental health care access.

Further studies suggest that an additional barrier is lack of affordable medications. In addition to the elderly, more children and working-age Americans are going without prescription drugs because of cost



concerns, according to a new national study by the Center for Studying Health System Change (HSC). In 2007, one in seven Americans under age 65 reported not filling a prescription in the previous year because they couldn't afford the medication, up from one in 10 in 2003. Rising prescription drug costs and less generous drug coverage likely contributed to the growth in non-elderly Americans—from 10.3 percent in 2003 to 13.9 percent in 2007—who went without a prescribed medication. The most vulnerable people—those with low incomes, chronic conditions and the uninsured—continue to face the greatest unmet prescription drug needs.

In addition, even when health care services are offered, the community is not always aware of what medical services are available and how to access and understand them. The health action committee suggests the following actions in response to the identified health care needs in Nashville.

Action 1

Improve preventive health care through a community Family Resource Center or school-based prevention initiative with partnerships through early screening of health issues targeting specific health issues (tobacco, obesity, etc.).

The recommended action steps include: 1) The Coordinated School Health Program will continue to deliver comprehensive health screenings and expand to include all Title I schools over the next two years. Coordinated School Health expansion will in the future be related state developments; 2) The "Tar Wars" tobacco education curriculum will be implemented in every Title I elementary school fourth-grade class; 3) CASTLES will be implemented in every Title I elementary school; 4) The Primary Care Committee of Alignment Nashville is producing a resource directory for parents so they know where their children can receive prevention screenings, as well as establish a "medical home;" and 5) The I.C. Hope initiative will provide educational programming on mental health and wellness in schools, and the Behavioral Health Committee of Alignment Nashville is bringing behavioral health services to Metro Schools.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

This action will prevent costly health care issues and illnesses, thus reducing poverty in Nashville. There will be an increase in the number of screenings and referrals. There will be a positive gain in the measurements of the Leading Health Indicators, as identified in the national initiative Healthy People 2010. These indicators, listed below, were selected on the basis of their ability to motivate action, the availability of data to measure progress, and their importance as public health issues.

- *Physical activity*
- *Overweight and obese*
- *Tobacco use*

- *Substance abuse*
- *Responsible sexual behavior*
- *Mental health*
- *Injury and violence*
- *Environmental quality*
- *Immunization*

Increased access to health care will be the most important overall aspect of this action. Through Coordinated School Health program expansion, Davidson County children ages 4 to 10 will have access to preventive health screenings and educational resources to ensure healthy development. Healthy School teams will be engaged and take ownership in the health and well-being of children ages 4 to 10. Through Tar Wars implementation, students will increase knowledge of and attitudes toward tobacco use and advertising. Through CASTLES implementation, students would improve health indicators such as blood pressure, heart rate, body mass index, and weight. Students will know how to prepare healthful meals and snacks, will be excited about exercise, and will want to model the behaviors of the student mentors. Children will be linked to a primary care provider that will manage their care. Children in need of mental health services will be identified.

What is the timeframe for this action?

1-3 years for implementation of all steps

- 1) Coordinated School Health expansion will take two years to implement in all Title I elementary schools. The action will be ongoing each year after.
- 2) The implementation of the Tar Wars curriculum will include: August - Tar Wars coordinators will be selected and meet; November - class presentations; December - artwork; January - poster contest; and February 14 - art submitted.
- 3) To implement CASTLES in every Title I elementary school: 1) commitments must be secured from universities and colleges by January 1, 2010, and "incentives" must be created for student participation; and 2) the program will be implemented in all Title I elementary schools by August 2011, adding additional programs each semester beginning in January 2010.
- 4) No timeline was provided for mobile health prevention services implementation.
- 5) No timeline was provided for I.C. Hope programming implementation.

What organizations will lead and carry out this action?

- 1) Coordinated School Health expansion and implementation

Lead: Coordinated School Health staff: Dr. Susan Lyle, Healthy School Teams, school nursing staff. Coordinated School Health staff will continue to coordinate the effort and expand into all Title 1 schools over the next two years. Healthy School Teams will set goals and priorities for the year. School nursing staff will conduct height, weight, BMI, BP, vision, and hearing screenings, as well as provide limited educational programming related to health.

2) Tar Wars implementation

Lead: Cathy Dyer, Tar Wars state coordinator. Cathy Dyer will provide curriculum for each class, training and technical assistance. Tar Wars coordinators will manage training and delivery with teachers, volunteers, and/or nurses, as well as the countywide art contest.

3) CASTLES implementation

Lead: Vanderbilt Center for Health Services (VCHS). VCHS will manage the CASTLES program and service learning model. One full-time, paid individual will be responsible for coordinating the program with other university personnel and students.

Partners: Other four-year universities and colleges in Davidson County. Partner universities and colleges will commit to participation, student recruitment, credit hours, etc.

4) Mobile health prevention services

Lead: Alignment Nashville

5) I.C. Hope programming on mental health and wellness

Lead: I.C. Hope for Children and Youth in Tennessee

How will this action link to related, ongoing initiatives?

All programs are currently in progress and being implemented by lead agencies and partners. Alignment Nashville's Children Health Oversight Committee is bringing together the many health programs for children to address health issues, primarily in the school. At this point they are the lead agency in promoting school-based health programming and services.

Action 2

Inventory and disseminate information about programs and resources for uninsured and underserved people, including insurance, screening, prevention, primary care, and specialty care.



The recommended action steps include: 1) Identifying and inventorying available resources. Organizations identifying and inventorying available resources include Health Assist and United Way's 211 community information line. The 211 reports that it receives approximately 1,400 calls a month requesting information about affordable health care and medications. This is about 7 percent of their calls. Health Assist provides insurance information; 2) Working with advocacy services to help disseminate information to the underserved through a web site and organizations; 211

and Health Assist both reach out to organizations and have established web sites that can be used by advocates and patients; and 3) Creating a promotion and marketing plan.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

The community can access insurance and/or care before the care, condition, or illness becomes more costly. Information will be widely available. More children will be insured by CoverKids. Services will see a growth in utilization. The expected outcome is a completed written inventory of health services.

What is the timeframe for this action?

1 year

What organizations will lead and carry out this action?

- 1) Inventory information about programs and resources for uninsured and underserved by recruiting means to identify and inventory resources available.

Lead: Metro Public Health Department

Partners: Legal Services, Health Assist

- 2) Disseminate information through a web site by updating the web site to reflect changing community resources:

Lead: Metro Public Health Department

Partners: Participating web site(s) may include: United Way 211, Nashville.gov, Bridges to Care

- 3) Disseminate information through organizations.

Lead: Metro Public Health Department

Partners: Legal Services, Health Assist, United Way 211

How will this action link to related, ongoing initiatives?

As the Nashville Plan for Indigent Care emerges, the inventory and promotion plan will be a part of their work plan.

Action 3

Increase access to specialty care to assure a continuum of care model, including the care of dental, mental health, substance abuse addiction, and chronic health needs.

The recommended action step includes increasing access to the underserved by recruiting specialists in the community to provide services.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

Improving accessibility of care to treat health care issues before they negatively impact the individual's ability to obtain and maintain employment will reduce poverty in Nashville. There will be an increase in the number of specialists involved and those receiving specialty services. The expected outcome is a system of specialty care for the uninsured that does not have gaps.

What is the timeframe for this action?

2-3 years

What organizations will lead and carry out this action?

Lead: Safety Net Consortium of Middle Tennessee

Partners: Nashville Academy of Medicine, Siloam Family Health Center, Faith Family Medical Center, Nashville General Hospital, and Inter-Faith Dental

How will this action link to related, ongoing initiatives?

This action links to Nashville Academy of Medicine through the Bridges to Care Plus.

Action 4

Increase affordable medication availability.

The recommended action steps include: 1) establishing a community pharmacy for the uninsured and underserved where a wide range of pharmacy assistance programs would be available; and 2) improving availability of Patient Assistance Program medications.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

This action decreases the amount of out-of-pocket expenses so low-income people can better afford medications needed to manage health and avoid illness. There will be a citywide plan for medication access, and more prescriptions will be received through programs. The expected

outcome is an increase in medication availability to the uninsured and underinsured to control and improve health.

What is the timeframe for this action?

1 year

What organizations will lead and carry out this action?

- 1) Establish a community pharmacy for the uninsured and underserved where a wide range of pharmacy assistance programs would be available.

Lead: Nashville General Hospital

Partners: United Neighborhood Health Services (UNHS) -- convene group; Nashville General Hospital -- provide space and leadership; Dispensary of Hope -- donate medications; Lipscomb University College of Pharmacy -- support through faculty and student participation

- 2) Improve availability of Patient Assistance Program medications. The Dispensary of Hope has established a Patient Assistance Program that enables anyone to pay \$30 and to submit, through a simplified system, their requests for multiple pharmaceutical companies' patient assistance programs. This is a great benefit, as these programs offer many brand-name drugs at no cost to those who qualify.

Lead: Dispensary of Hope -- leadership and development staff

Partners: Partnering agencies -- develop formal partnership

How will this action link to related, ongoing initiatives?

This action links to Metro Public Health Department and Matthew Walker Comprehensive Health Center.

Action 5

Advocate for a Nashville plan for care for the underserved.

The recommended action steps include: 1) providing input into the Nashville plan for indigent care; a draft proposal for a Nashville Plan for Indigent Care has been disseminated by John Snow, Inc. Many organizations involved in this poverty effort have provided input, including: United Neighborhood Health Services, Matthew Walker, Nashville General Hospital, Metro Public Health Department, Meharry Medical College, Nashville Safety Net Consortium and others. Recommendations have been incorporated into the most recent draft; and 2) providing comments on the final proposal of the Nashville plan for indigent care.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

This action will increase access to care, prevent bankruptcy, and improve health and ability to work. There will be a citywide plan for care for the underserved that will receive input regarding areas of high need. A plan is being developed to meet the needs of the underserved, low-income and uninsured. This plan will be evaluated on its strengths and weaknesses, and a report will be developed. Once the plan is released, a report will be written noting the strengths and weaknesses of the plan with suggestions for implementation of the plan.

What is the timeframe for this action?

Less than 1 year to influence and develop a plan. Implementation 2-3 years.

What organizations will lead and carry out this action?

- 1) Provide input into Nashville plan for indigent care

Lead: United Neighborhood Health Services

Partners: Legal Services, United Way of Middle Tennessee, Health Assist, Conexión Américas, AARP, others

- 2) Provide comments on final proposal of Nashville plan for indigent care.

Lead: United Neighborhood Health Services, Legal Services, United Way of Middle Tennessee, Health Assist, Safety Net Consortium of Middle Tennessee, Metro Public Health Department

Partners: Participating organizations

How will this action link to related, ongoing initiatives?

The Mayor's Office has contracts with John Snow, Inc. to recommend a Nashville plan to serve the uninsured and underserved that is due spring 2010.

Housing Action Committee

Chairperson: Chris McCarthy, President and CEO, Nashville Area Habitat for Humanity

Co-Chair: Bill Coke, President, Rooftop Nashville



Affordable housing is a significant issue in the Nashville metropolitan area. The United States Census Bureau American Community Survey three-year estimates data show that from 2005 to 2007, Davidson County had 274,277 housing units. Approximately 10 percent (9.6) of these were vacant. Of the occupied units, 60.3 percent (149,629) were owner-occupied and renters occupied 39.7 percent (98,377).

Median monthly housing costs (ACS, 2005-2007) for the Nashville area were \$1,246 for mortgage owners, \$399 for non-mortgaged owners, and \$723 for renters. Twelve percent of owners who



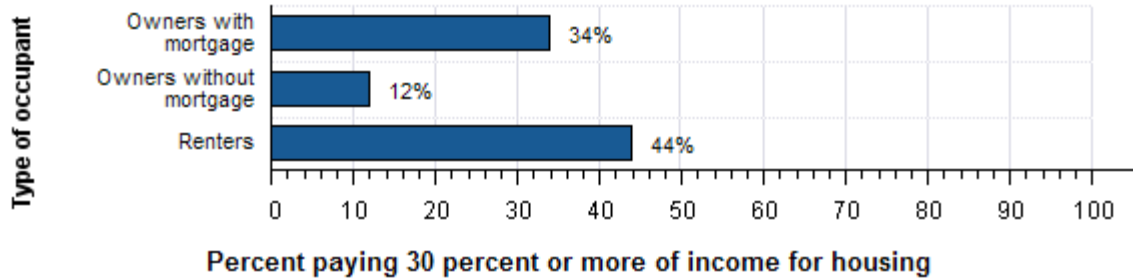
Sam Levy Homes Hope VI Project

no longer had mortgages, 34 percent of owners with mortgages, and 44 percent of renters spent at least 30 percent of their household income on housing. Decreasing availability in affordable housing will impact the way families seek, acquire, and maintain housing in the years to come.

Households spending 30 percent or more of their annual income on housing are referred to as "cost-burdened." Housing maintenance is affected by the percentage of household income that can be applied to rent or mortgage payments. Due to the gentrification and rising

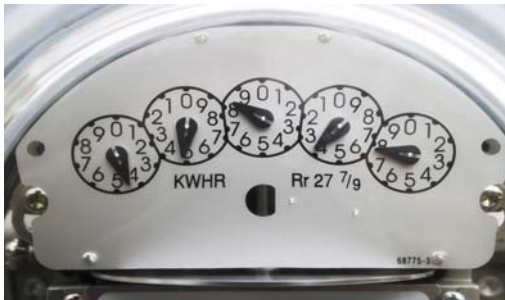
costs of housing in the inner city, low-income residents are being pushed to the fringes of the county, creating an additional problem of access to transportation. Although approximately 10 percent of Nashville's housing units are vacant, the cost for those units is beyond reach of many Nashville residents. The following graph, taken from U.S. Census Bureau American Community Survey data, shows the prevalence of those experiencing a housing cost burden in Davidson County.

Occupants with a Housing Cost Burden in Davidson County, Tennessee in 2005-2007



Source: American Community Survey, 2005-2007

Homelessness is a tragic reality for many in Davidson County. Service providers at the Metropolitan Action Commission and across Davidson County have noted the following trends in the composition of the homeless population: an increase in the number of women and women with children, an increase in the number of disabled women, and an increase in the number of women with children who have lost Families First benefits and are seeking shelter and child care. The Metropolitan Development and Housing Agency (MDHA) shelter count from the evening of January 28, 2008, showed 1,761 individuals in shelters. An additional 466 were counted outdoors, bringing the total to 2,227.



Safe Haven-Nashville, TN Lunch and Learn Session

A March 18, 2009, News Channel 5 report shares an interview with Nashville resident Mycella Moreland, who has become homeless during the past year. "We had been living with my godmother. Then she ended up having to foreclose on her house, so we ended up having nowhere to go."

Moreland is working full-time and getting help from the Nashville organization Safe Haven. While Safe Haven is able to assist hundreds of families this year, it will turn away more than a thousand families (NewsChannel5.com). A total of 12 percent of United Way 211 calls in Davidson County in 2008 were requests for assistance with housing. This includes those calls for rent assistance (7 percent) and other housing/shelter needs (5 percent). A total of 15,240 211 calls were requests for help with this basic need.

The mortgage crisis, combined with the declining value of existing homes, has created a climate of housing insecurity, even for families who have been consistent in their mortgage payments for many years. Further, rising fuel costs result in utility cost burdens for many families. Compared to January 2008, United Way 211 calls for utility assistance in January 2009 had risen 63 percent. The most recent data available, from April 2009, show that calls for utility assistance represented the largest volume of 211 calls.

Measures must be initiated to protect the assets of families who are clinging to their homes, as well as to assist others in accessing stable long-term housing. The action plan below describes a strategy for coordinating Nashville's housing resources.

Action 1

Identify those in need of housing and what the need is. Establish a process for updating this need analysis on a regular basis.

The recommended action step is to update the United Way 211 System to include the following:



Register Nashville-area Habitat for Humanity in the 211 system under housing



Identify need by incorporating the following questions for people to answer when accessing the system:

- Are your repairs an emergency or a minor repair?
- How much can you afford to pay each month for the repairs?
 - Loan or grant may be provided
 - Would you accept interest on a loan?



- Do you need handicap access?
- Are you looking for an opportunity to purchase a home?
- What can you afford to pay each month to purchase a home?
 - Can you pay interest?
- Are you behind on your bills?
- Are you in need of transition housing? Temporary housing?
- Do you have a full-time job?
- Are you looking for rental housing?
- Do you own your own home?
- Does your home need repairs?
- Are you homeless?
- Do you need help managing your money to meet your bills?
- Would you like to improve your money-management skills?
- Do you live in overcrowded conditions?
- Are you in need of foreclosure counseling?
- Are you looking for government-subsidized housing? How much can you afford to pay for housing a month?
- Callers are currently being screened for food stamps.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

This process would be managed centrally to measure and categorize the need for housing, financial counseling, home repair, low-income loans, help with predatory lending, help with foreclosure prevention, homelessness, etc. The people who access this service will be directed to the appropriate service provider, which should reduce the time and costs incurred by those seeking help. This process will help identify the in-need population as it changes to help providers adapt their services. This should provide an active and dynamic measurement of the need in our community. Knowing the amount of need and what it is will help us address and reduce it.

What is the timeframe for this action?

1 year or less

Determine options that currently exist for measuring need – completed (2/28/09)

Determine modifications to current options that would be needed to measure demand– in process (5/31/09)

Determine cost of modifying current options for need identification – in process (6/30/09)

Determine cost of marketing this service – in process (6/30/09)

Determine implementation plan for completing modifications and implementing needs definition process (7/30/09)

Implement demand identification system (12/30/09)

Implement schedule and process of reporting service demand

1/1/10

What organizations will lead and carry out this action?

Lead: Action Subcommittee members –Pat Clark (Metro Development and Housing Agency), Scott Payne (211TN), Mark Wright, Chris McCarthy (Nashville Area Habitat for Humanity), Lisa Gallon (Metro Action Commission)

Partners: Housing Action Committee members, other housing organizations and interested residents.

How will this action link to related, ongoing initiatives?

This action does not link to any current ongoing initiatives.



Action 2

Create a repository of information that identifies housing service providers and education options.

The recommended action step was the creation of the Davidson County Affordable Housing spreadsheet and publishing quarterly an updated listing of the supply of housing service providers and educators.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?



This action will develop a listing of all housing options that exist in Nashville child care, homeless shelters, transitional housing, housing for infants, housing for pre-teens, housing for teens, foster care option, emergency shelter, affordable rental, affordable housing, etc.

In addition, this action will specify available education options related to topics such as financial counseling, foreclosure prevention,

fair housing laws, predatory lending practices, rental rights, property owners' rights, neighborhood building resources, government resources, and getting housing questions answered.

This action will provide a centrally managed listing of housing services options that is updated annually to identify services that can be accessed by those in need of housing and housing support. Also, better education will ensure that fewer people are being taken advantage of by predatory lending practices, subprime loan scams, etc. (See also the Economic Opportunity Action Committee recommendations).

Ease of access to housing service providers will improve the efficiency of providing housing services to others and will reduce the cost of outreach for the providers.

Knowledge of current housing services options and capacities will more efficiently fill providers' capacities with clients needing help. By developing a repository of housing service providers and education option programs, those in need will be empowered to understand the housing predators, pitfalls, and providers, and how to make wiser housing service choices.

What is the timeframe for this action?

1 year or less

Compile listing of housing supply agencies and verify data (3/28/09)

Compile listing of housing education agencies and verify data (3/28/09)

Classify housing supply/education providers by housing service type (4/30/09)

Develop a quarterly update and verification process related to housing supply agencies (5/30/09)

What organizations will lead and carry out this action?

Lead: Bernice Spann (Nashville Area Habitat for Humanity), Chris McCarthy (Nashville Area Habitat for Humanity), Kay Bowers (New Level CDC)

Partners: Housing Action Committee members, other housing organizations interested businesses-coordinate with the Economic Opportunity Action Committee

How will this action link to related, ongoing initiatives?

This action does not link to any current ongoing initiatives.

Action 3

Develop a process and outreach program to link need with housing services providers.

The recommended action step includes adapting the ACCESS Miami model (www.accessmiamijobs.com) to Nashville's calendar for developing and implementing a plan and budget. How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

A continuum of service providers with capacity identified and this should be matched to the identified need. This would require that Actions 1 and Action 2, above, be analyzed from a supply/demand perspective, and housing shortfalls and excess capacity be identified periodically.

The housing continuum need and supply are dynamic and fluid, so it is essential to continually assess the current housing environment and evaluate progress and shortfalls. By measuring progress, we can see what is working as we match capacity for service with those in need.

There should be a reduction in those needing service from housing service providers and a better understanding of where services are duplicated, and where there are gaps in service.

What is the timeframe for this action?

1–2 years

Review ACCESS Miami model (2/28/09)

Review ACCESS Miami implementation process (4/28/09)

Adapt ACCESS Miami to Nashville calendar for developing an implementation plan and budget (6/28/09)

Develop ACCESS Miami system in Nashville and begin testing (12/30/09)

Implement ACCESS Miami system in Nashville (6/30/10)

What organizations will lead and carry out this action?

Lead: Lisa Gallon (Metro Action Commission)

Partners: Housing Action Committee members

How will this action link to related, ongoing initiatives?

This action does not link to any current ongoing initiatives.

Action 4

Create a measurement system that tracks and maps demand, supply and where money goes.

The recommended action step includes establishing the Research and Policy Center.:



Establish the Research and Policy Center

- The Housing Fund has committed to getting the structure together in June 2009 (December 2009)
 - The Research and Policy Center will be housed at The Housing Fund

- Establish partnerships and Research and Policy Center entity (December 2009)
 - Moving forward confident it could happen by the end of the year
- Assess the current environment by July 2009 (Complete)
- Establish initial funding stream for Research and Policy Center – fall 2009
 - Applied for NSP@ grant with MDHA
- Determine the impact that the current environment is having on housing (August 2009)
 - Conducted studies
- Determine where the current allocations of federal and local public funding are going (June 2009)
 - Students will research; ongoing items depend on funding when the center is up and running.
- The Reporting Model development (fall 2009)
 - Putting together a package case study showing what other institutions are doing.
- Received a letter of support from the Community Matching Program – Vanderbilt. Their students will do the work the center will rely upon.
- The center will be the place where non-profits, government and institutions of higher learning can access the repository of information regarding housing in Davidson County.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

This action will help identify the current funding and resources in our community and develop a financial model that indicates the return of investment for the dollars expended to meet the need in the community for responsible housing education and service.

This action will provide an ongoing analysis that will ensure we are effectively spending resources, and that every dollar spent leads to a reduction in the gap between housing demand and supply of housing services. The gaps in service vs. need will be identified on a regular basis.

This action will help both suppliers and our local government to manage our limited funding to yield the greatest impact and to allow us to adjust supply to meet demand.

What is the timeframe for this action?

1–2 years

Analyze and assess the ROI from the current housing allocations (6/30/09)

Determine the current allocations of funding for housing and where they are going (6/30/09)

Determine the impact the current environment is having on housing supply and demand (6/30/09)

Develop the structure for the Research and Policy Center through the Housing Fund (7/30/09)

Formalize partnerships for the Research and Policy Center through the Housing Fund (7/30/09)

Determine the funding stream for initial Research and Policy Center (9/30/09)

Develop a model for reporting findings and distribution list (10/30/09)

What organizations will lead and carry out this action?

Lead: Doug Perkins (Vanderbilt Center for Community), Beth Shinn (Vanderbilt Center for Community), Paul Johnson (The Housing Fund)

Partners: Housing Action Committee members

How will this action link to related, ongoing initiatives?

This action does not link to any current ongoing initiatives.

Action 5

Implement Housing Trust Fund

The recommended action step includes implementing the Barnes Housing Trust Fund.



Although \$7 million is proposed, we recommend a one-time funding of \$2 million for setting up a state housing trust fund.

- Look at the following funding sources:
 - The Ford Foundation
 - MacArthur Foundation
 - The Dorothy Cate & Thomas F. Frist Foundation
 - Welbilt Corporation Foundation (Formerly Scotsman Industries Foundation)
 - Herrick Foundation

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

This fund will finance programs to serve 30 percent MFI clients. The 30 percent MFI need is underserved, and this will help fill a large gap in housing provided to Nashville's neediest citizens. This will result in a reduction in the need for housing in the 30 percent MFI-level families.

What is the timeframe for this action?

1–2 years

Review current Housing Trust Fund proposal (5/30/09)

Develop a grant to fund a Housing Trust Fund for 30 percent MFI and below (12/20/09)

Implement Housing Trust Fund (6/30/10)

What organizations will lead and carry out this action?

Lead: Housing Action Committee members with Paul Johnson (the Housing Fund) and Doug Perkins (Vanderbilt Center for Community Studies)

How will this action link to related, ongoing initiatives?

This action does not link to any current ongoing initiatives.

Neighborhood Development Action Committee

Chairperson: Mike Hodge, Programs Manager, Neighborhoods Resource Center

Co-Chair: Brady Banks, Director, Mayor's Office of Neighborhoods



When Alexis de Tocqueville came from France to study American democracy in 1831, he was astounded to see that citizens formed associations to solve their own problems. He saw these groups as the foundation of American communities – and of democracy itself. Throughout American history, citizens have been linked by the formal and informal organizations of families, congregations, schools, neighborhoods, unions, clubs, etc.

Over the past 50 years, all these institutions have weakened, partially because of the increasing mobility of our society. The end of legal housing segregation opened up more choices for where to live. Families moved away from extended family members and close friends, following jobs and educational opportunities. Residents' ongoing ties to family and friends in distant places have had the unintended byproduct of lack of emotional investment and ownership in their present communities. Congregations now draw members from throughout the city, with less sense of a geographic parish. Schools no longer function as community gathering places.

Presently, families are overextended and struggling to survive, with little time or energy to develop new commitments to their current neighbors, particularly if they feel they may be relocating in the future. Neighborhoods, schools, congregations, and extended families have become fragmented at the very time these supports are critically needed. Academic studies show that in communities where there are active social networks – where “social capital” is high – children tend to perform better in school with fewer incidents of student misbehavior, physical violence, etc.

In a 20-year study of Chicago neighborhoods, Dr. Felton Earls found that the most effective neighborhood revitalization strategies are those in which residents take action themselves, rather than waiting on outside institutions to correct the areas' problems. Further, he argues that the most important influence on a community's crime rate is the “neighbors' willingness to act, for one another's benefit, and particularly for the benefit of one another's children” (Hurley, 2004). He calls this ability to act as a group “collective efficacy.” In a study of neighborhood-level crime in Chicago, researchers found that low collective efficacy was a significant predictor of violent crime, as residents were in despair and felt powerless to act. Rather than simply increasing police patrols to arrest neighborhood vandals, Earls suggests a more successful strategy would be for local governments to “support the development of cooperative efforts in low-income neighborhoods by encouraging neighbors to meet and work together” (Hurley, 2004).

In Nashville, residents began forming neighborhood organizations in the 1970s as they faced neighborhood problems that could not be addressed by individuals (crime, zoning, development, etc). In 1978, there were only about 15 neighborhood organizations in Nashville; however, there has been an explosion of these groups since that time. The Mayor's Office of Neighborhoods has approximately 575 neighborhood groups on file. While many of these are no longer active, no doubt there are others that have not registered with that office.

Lower-income neighborhoods are usually facing the toughest neighborhood problems and the toughest challenges in organizing an association, as residents may not only have less experience working in groups, they are often discouraged and unmotivated to organize. Quite often, in these areas, older adults have the most time and interest in organizing. Young adults and children may not be included, limiting a group's social connections and ability to represent the entire neighborhood. These neighborhoods benefit from some "hands-on" assistance in recruiting others, finding common self-interests, and engaging businesses and other stakeholders. Such assistance can also increase the groups' effectiveness in solving problems.

In recent years, neighborhood groups and Metro government agencies have begun building mutually beneficial relationships. Metro police have stepped up their participation in neighborhood meetings, and neighborhood groups have worked to develop strategies for combating crime. As trust and cooperation have risen, crime rates in some areas have decreased. In the last two years, violent crime decreased dramatically in Nashville's East Precinct, and the commander attributed this success to relationships with neighborhood groups.

National Night Out Against Crime is in its 15th year in Nashville. This annual event brings together neighbors, police, and various community agencies. The Metro Codes, Health, and Public Works Departments have begun cooperating with neighborhoods in different ways and at different levels. The Mayor's Office of Neighborhoods encourages such cooperation and coordination, and helps bring Metro resources to bear on problems identified by neighborhood groups.

While violent crime has decreased in some areas, there continues to be great community concern over safety on our streets. On April 23, 2009, Forbes.com printed its list of America's Most Dangerous Cities (Forbes.com), on which Nashville was ranked ninth. The list ranked cities with populations larger than 500,000 by incidence of violent crime, including murder and non-negligent manslaughter, forcible rape, robbery, and aggravated assault, according to data from the 2008 FBI Uniform Crime Report. In various surveys on neighborhood and citywide levels, crime and safety continue to be major concerns for residents.

The following actions are recommended to address neighborhood concerns.

Action 1

Empower residents as decision-makers and actors through a coordinated effort to develop youth and adult leadership and by building coalitions to respond to issues beyond one neighborhood.

The recommended action steps include: 1) creating or strengthening neighborhood organizations and youth groups in four to six high-poverty pilot neighborhoods to increase the number of adult and youth leaders that take action on specific issues; and 2) building coalitions or neighborhood groups that can engage outside stakeholders in relationships of accountability and trust in improving high-poverty neighborhoods.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

Building the capacity of residents to take action on their own problems reduces poverty. Residents can better identify and access needed resources and organize for policy change. The expected outcomes are that neighborhoods are organized (e.g. regular meetings, elected leaders, goals identified, working on a project); neighborhoods have changed (e.g. lower crime, increased crime reporting, community improvements, more voter registration); neighbors share information with one another, and more Metro agencies are engaged with the neighborhoods.



Since poverty issues are bigger than one neighborhood, a coalition of neighborhoods can make a bigger impact on reducing poverty. Neighborhood linkages will be developed and neighborhoods will coordinate their efforts together in a more effective manner. Broader change will take place, and resources will be used more efficiently.

What is the timeframe for this action?

3 or more years

What organizations will lead and carry out this action?

- 1) Create or strengthen neighborhood organizations and youth groups in four to six high-poverty neighborhoods.

Lead: For youth, the Oasis Center. For adults, the Neighborhoods Resource Center and the Mayor's Office of Neighborhoods.

Partners: For youth leadership - schools, Family Resource Centers, community centers, YMCA, Middle Tennessee Council of Boy Scouts of America, Girl Scouts of Middle Tennessee, faith-based organizations, summer school programs, 100 Black Men of Middle Tennessee and Backfield in Motion. For developing adult leadership - Family Resource Centers, neighborhood associations, Neighborhood Watch, and PTA/PTO. Other organizations involved would be the Metro Public Health Department, Nashville Area Chamber of Commerce, Metro Planning Department, Metro Social Services, and higher education agencies.

- 2) Building coalitions or neighborhood groups that can engage outside stakeholders in relationships of accountability and trust in improving high-poverty neighborhoods.

Lead: United Way of Metropolitan Nashville, Mayor's Office of Neighborhoods, and Neighborhoods Resource Center.

Partners: Nashville Neighborhood Alliance (coalition of neighborhood associations), Metro Planning Department, Metro Social Services, Vanderbilt Center for Community Studies, and Belmont University Service-Learning.

How will this action link to related, ongoing initiatives?

Neighborhood organizations exist in many low-income areas, but often need strengthening. United Way's Family Resource Centers are active in providing social services in many such areas and may help in identifying possible leaders. The Neighborhoods Resource Center carries out organizing assistance, leadership training, and information services for many low-income neighborhoods. For youth, Oasis Center has an ongoing leadership program that covers the whole city but does not focus on specific neighborhoods.

The Nashville Neighborhood Alliance has linked neighborhood groups for many years, but has not specifically focused on high-poverty areas. The Neighborhoods Resource Center has begun to draw together residents from different neighborhoods around issues of public safety and neighborhood condition, but is still very early in this process.

Action 2

Increase neighborhood economic vitality including commercial services needed, diversity of housing options, etc., by identifying a framework of general categories to work from and creating a development plan for communities.

The recommended action steps include: 1) developing a list of general categories of community features related to poverty (such as economic conditions, transportation options, food access, crime, housing) for residents to use to assess their neighborhood assets and needs; and 2) selecting four to six pilot neighborhoods and supporting the interested neighborhood groups in

developing a simple neighborhood plan that identifies economic strengths, weaknesses, opportunities, and threats.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

Residents, neighborhood groups, and others will have a standardized framework for a development plan. The outcome will be the creation of a tool to use as a guide for development.

The impact of anti-poverty efforts will be increased by focusing on economic development of neighborhoods in need that have a core of interested residents and partners. The outcome will be that at least one neighborhood will achieve one or more specific goals from their plans.

What is the timeframe for this action?

1 year or less for both actions

What organizations will lead and carry out this action?

- 1) Develop a list of categories related to poverty.

Lead: Nashville Civic Design Center

Partners: Metro Development and Housing Agency (MDHA), Metro Social Services, Nashville Career Advancement Center, Mayor's Office of Economic and Community Development, Neighborhoods Resource Center, private and nonprofit developers, Metro Planning Department, Vanderbilt Center for Community Studies, and other universities.

- 2) Select four to six pilot neighborhoods and support the groups in a simple economic neighborhood plan.

Lead: Neighborhoods Resource Center, Mayor's Office of Neighborhoods, United Way of Metropolitan Nashville, neighborhood groups, Metro Council representatives, and Metro Public Health Department.

Partners: MDHA, interested educational institutions, colleges and high schools

How will this action link to related, ongoing initiatives?

MDHA and Nashville Civic Design Center have access to some listings of economic categories that may be helpful.

Metro Planning Department and Nashville Civic Design Center presently do various neighborhood plans, which are not specifically about economic conditions, but deal with related topics. MDHA works in some neighborhoods designated as redevelopment districts and Neighborhood Strategy Areas, leveraging specific economic resources. The Mayor's Office of Economic and Community Development works on economic development on a macro level and has expressed some interest

in focusing on smaller areas as well, such as neighborhoods along the major pikes.

Action 3

Improve neighborhood infrastructure, including public works, transportation and public safety, with a first step of increasing access to transportation for isolated populations and walkability to promote neighborhood interconnectivity.

The recommended action step includes identifying neighborhoods which have transportation needs and forming coalitions between neighborhood groups and transportation partners and agencies in order to create a cohesive transportation system (discounted bus fare, carpooling network, or bicycle sharing program); develop a functional sidewalk system that promotes walkability; and develop a pilot program similar to Jefferson Street United Merchants Partnership (JUMP) Senior Shuttle for transportation needs identified by neighborhoods.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

Improved access to interaction with the rest of the community, jobs, educational opportunities, and an increased quality of life can reduce poverty. Mobility is key to accessing the tools needed to break the poverty cycle. Transportation provides access to socialization in the community as well as mentorship opportunities, jobs and career advancement, and educational opportunities. Increasing walkability will also increase the sense of pride and ownership of an individual's community.

What is the timeframe for this action?

6-12 months, except for those that depend on funding of infrastructure needs.

What organizations will lead and carry out this action?

Lead: Metro Social Services - identify neighborhoods that have transportation needs by contacting service agencies that work with these neighborhoods.

Partners: The Mayor's Office of Neighborhoods would form a coalition between neighborhood groups and transportation partners and agencies. Neighborhood organizations, Council on Aging of Greater Nashville, Metro Social Services, Metro Transit Authority (MTA)/Regional Transportation Authority (RTA), Metro Council representatives, and case managers would develop a pilot program similar to the JUMP Senior Shuttle for transportation needs identified by neighborhoods.

How will this action link to related, ongoing initiatives?

RTA presently funds some transportation projects through Job Access and Reverse Commute (JARC), New Freedom Program, and other federal programs. MTA operates transit routes in

Nashville and has experimented with shuttles in Green Hills and Madison. The Council on Aging of Greater Nashville has convened a transportation summit and begun a volunteer-led transportation pilot program. JUMP has developed a Senior Shuttle that is funded by RTA and takes isolated elderly citizens to the grocery and on various field trips.

Action 4

Improve the ability of Metro agencies to work with residents and neighborhood groups by listening carefully so that planning processes are neighborhood-led and reflect the voices of residents, and by developing cooperative relationships of trust and accountability in meeting neighborhood needs.

The recommended action steps include: 1) selecting two to three “pilot departments” that have a great effect on neighborhood development (possible departments include: Codes, Health, Public Works, Police, Planning, Parks and Recreation, Stormwater, etc.); 2) designing and implementing a training program for these departments; 3) creating an effective advocate or ombudsman within the Mayor’s Office to ensure responsiveness to the pilot neighborhoods selected; and 4) evaluating the effectiveness of the training and the advocate/ombudsman.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

Ensuring that neighborhood residents have a voice in the planning processes of various departments makes the work of these departments in high-poverty neighborhoods more effective, since it is tailored to what the neighborhoods need and since the residents are active partners in this planning. Outcomes will include more effective work by Metro departments in specific high-poverty neighborhoods and higher citizen satisfaction with Metro's efforts.

What is the timeframe for this action?

18 months

What organizations will lead and carry out this action?

Lead: Mayor’s Office of Neighborhoods

Partners: Neighborhoods Resource Center, neighborhood organizations

How will this action link to related, ongoing initiatives?

In the past, the Mayor's Office of Neighborhoods has advocated within government to increase the responsiveness of Metro departments to neighborhoods. This would be an expansion of that role. Most Metro departments have some type of in-service training program. This would add an additional training topic for several pilot departments.

Workforce Development Action Committee

Chairperson: Paul Haynes, Executive Director, Nashville Career Advancement Center

Co chair: Marsha Edwards, CEO/President, Martha O'Bryan Center



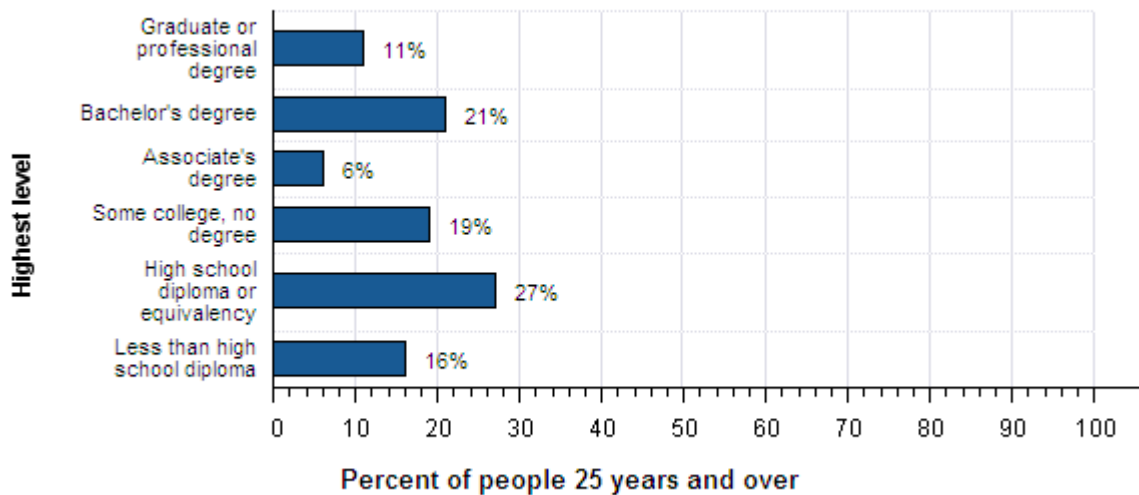
An April 24, 2009, report in *The Tennessean* stated that the Nashville-Murfreesboro unemployment rate in March 2009 was 8.8 percent, a half percentage point higher than the preceding month. Most of the job losses were in retail sales, manufacturing, and transportation. Contributing to the region's economic difficulty, the General Motors production plant in Spring Hill also announced in April that it would be closing for five weeks during summer 2009, precipitating cutbacks among auto parts suppliers in other areas of the state. Finally, Nashville's position as a popular tourist destination is impacted by loss of employment in other parts of the country, as fewer families have the necessary discretionary income to travel for vacation.

While Davidson County's April 2009 unemployment rate of 7.9 percent is the fourth lowest in the state, it has risen from 7.5 percent in February 2009, and economic advisors predict that it will continue to rise in response to other economic woes across the state and the country. The statewide unemployment rate for March 2009 was at 9.6 percent -- higher than the national average. John Watz, director of the state's career center in Franklin, was quoted as saying, "We're seeing [everything from] the professional with a doctorate degree who got laid off to the [blue-collar] trade and labor" (*The Tennessean*, April 24, 2009). January 2009 United Way 211 data indicate that calls for job assistance were up 45 percent over the same period in 2008.

The pervasive nature of this particular economic crisis means that those who have traditionally had the means to offer support to those less fortunate are themselves in dire financial straits. The *Nashville Business Journal* estimates that Nashville will lose 15,100 jobs between fourth quarter 2008 and fourth quarter 2009, placing it 32nd in the country for estimated job loss (*Nashville Business Journal*, January 19, 2009).

Of particular importance to the future of the Nashville community is an increase in educational attainment of its residents. High school graduation rates below the national average continue to be a problem in Davidson County, and 29 of Metro Nashville Public Schools' 136 schools are currently in high-priority status under No Child Left Behind (MNPS Accountability Results 2008). The chart below illustrates the educational attainment of Davidson County residents.

The Educational Attainment of People in Davidson County, Tennessee in 2005-2007



Source: American Community Survey, 2005-2007

A July 1, 2008 report by Nashville Public Radio indicated that fewer than half of Tennessee residents who enrolled in a four-year degree program in 2000 had completed the degree within six years. The chart below, from Economic Marketing Specialists, Incorporated, and first reported in the 2006 Nashville Area Chamber of Commerce Workforce Study conducted by the Center for Regional Economic Competitiveness, shows the correlation between education and earnings.

NASHVILLE

Educational Band	Emp 2007	Net New Jobs (07-17)	Average Earnings 2007	% Total Emp (2007)	% New Jobs (07-17)
Advanced Degree	37,641	6,527	\$68,399	3.3%	5.3%
4-year College Degree	188,596	26,789	\$54,901	16.5%	21.8%
Tech-Some Post	107,666	17,652	\$37,273	9.4%	14.4%
GED/Some Experience	179,721	19,935	\$36,416	15.7%	16.2%
GED/Entry	254,937	17,595	\$30,918	22.3%	14.3%
Below GED	376,317	34,264	\$20,331	32.9%	27.9%

NATIONAL

Educational Band	Emp 2007	Net New Jobs (07-17)	Average Earnings 2007	% Total Emp (2007)	% New Jobs (07-17)
Advanced Degree	6,841,490	966,690	\$73,736	3.8%	5.4%
4-year College Degree	31,218,522	4,310,787	\$62,415	17.4%	24.1%
Tech-Some Post	16,586,635	2,620,076	\$38,219	9.2%	14.7%
GED/Some Experience	27,727,675	2,583,378	\$41,165	15.5%	14.5%
GED/Entry	34,633,541	2,008,158	\$31,846	19.3%	11.2%
Below GED	62,402,522	5,366,315	\$21,017	34.8%	30.1%

Source: EMSI

Current high levels of unemployment result in fewer opportunities; therefore, individuals must be vigilant in maintaining their skill levels and marketability. Community agencies must respond to these needs and offer expanded services designed to support individuals in their quest to obtain and retain viable employment.

The following are recommended actions to address these needs.

Action 1

Provide a customer-friendly database of statistical information on employment and training opportunities.

The recommended action steps include: 1) developing evaluation criteria for web site and data assessment (Vanderbilt University Department of Sociology); 2) recruiting focus group(s) of clients in poverty needing employment and training services (Vanderbilt University Department of Sociology, Tennessee Department of Human Services, service providers); 3) reviewing labor market information compiled and available on existing web sites related to jobs, job growth, training, and leading industries (focus group(s), data providers); 4) determining if additional information is needed, such as on support services and additional job training and skill-building resources, and do inventory (focus group(s), data providers); 5) simplifying the collected information to be more customer-friendly, relying on feedback from client focus groups (data providers, working in a consortium, web developers); 6) profiling skill-related characteristics of low-skilled job seekers (Vanderbilt University, Tennessee Department of Human Services); 7) disseminating collected information to community partners and those who provide job readiness and support to low-skilled workers (data providers); 8) seeking to include customized job training opportunities for the skills demanded by leading industries (Nashville Career Advancement Center); 9) enhancing the system of collaboration among all stakeholders (stakeholders form a user group); and 10) updating information on a regular basis to reflect changes in the community related to workforce and training opportunities (data providers).

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

As the Nashville economy restructures from manufacturing to services, the customer-friendly database will guide unemployed, discouraged and displaced workers toward job training and employment opportunities in high-wage, high-growth sectors in the Nashville area. For example, according to the U.S. Census Bureau's County Business Patterns employment data for Davidson County, industries that grew the fastest between 2000 and 2006 were health care and social assistance, arts, entertainment and recreation, and professional, scientific and technical services. Industries that declined the most were manufacturing, wholesale trade, construction, administrative support, waste management, and remediation services.

Research has shown that providing relevant labor market information to job seekers reduces the time spent receiving unemployment assistance. When they receive reliable information on jobs, training and support services, along with mentoring targeted to reducing barriers to employment, more individuals experiencing poverty will be able to obtain needed training and gain and retain employment.

Additionally, this action has the potential to substantially reduce the number of individuals in need of government assistance and supportive services, as well as reduce the length of time existing recipients require support.

Reduction in the number of individuals in poverty, including those receiving food stamps through the Supplemental Nutrition Assistance Program (SNAP) or Temporary Assistance for Needy Families (TANF) in Davidson County, increased wages or job retention of those who leave SNAP or TANF, and increased traffic on job- and training-related web sites are expected outcomes of this action. Web sites can track their usage; the Department of Human Services or agencies can provide client statistics.

Recent statistics on the poverty population in Nashville include the following:

- *60 percent are female*
- *37 percent are under age 16*
- *One-third have less than a high school education*
- *46 percent are African American*
- *12 percent are Latino*
- *More than 90 percent are U.S. citizens*
- *One-third are employed*
- *One-third are married*
- *25 percent are homeowners*



What is the timeframe for this action?

Six months to one year, depending on resources available and coordination achieved.

What organizations will lead and carry out this action?

Lead: No recommended lead

Partners: The Vanderbilt University Department of Sociology, the Tennessee Department of Human Services, and Metro Social Services will assist in developing evaluation criteria for user-friendliness of the web sites, as well as helping with the selection and recruitment of focus group participants. The Tennessee Department of Labor and Workforce Development (Labor Market Information Section and Career Center), the Nashville Career Advancement Center, Chambers of

Commerce (including those serving specialty, ethnic and sub-groups), and the Tennessee Board of Regents will seek resources to improve and coordinate web site and database improvements, including such items as adding support services to the web sites. The Tennessee Department of Labor and Workforce Development, Vanderbilt University Department of Sociology, and Metro Social Services will help put together a leadership team.

CLIENT FOCUS GROUPS	SUPPORT SERVICES DATA:
<i>Campus for Human Development</i> <i>Catholic Charities of Tennessee</i> <i>Cohn Adult High School</i> <i>Ethnic Community Centers</i> <i>Family Resource Center</i> <i>Goodwill Industries of Middle Tennessee</i> <i>Opportunities Industrialization Center (OIC)</i> <i>Project Return, Inc.</i> <i>Tennessee Department of Human Services</i> <i>Urban League of Middle Tennessee</i>	<i>Metro Planning Department</i> <i>Neighborhoods Resource Centers</i> <i>Tennessee Department of Human Services</i> <i>United Way 211</i>

How will this action link to related, ongoing initiatives?

Ongoing initiatives include Nashville's Agenda²⁰⁰⁷; the Vision Implementation Project (VIP) of the Tennessee Department of Human Services (web-based case management); Now Playing Nashville, sponsored by The Community Foundation of Middle Tennessee, job-search help provided by the Nashville Public Library, and job clubs and poverty reduction initiatives of local churches.

Each of these initiatives provides an opportunity for partnerships that would strengthen the content of the database and to leverage resources in the creation and updating of the database. These initiatives also provide natural pathways to promote the use of the database among underserved populations.

Action 2

Ask the mayor to lead efforts to create pathways to better jobs, including such things as increased wages, benefits and stable jobs, as well as extended opportunities to access training and supportive services.

The recommended action steps include 1) creating a Green Job Corps by hiring staff, creating an advisory committee, creating partnerships between job training programs and green employers, assuring availability of wraparound services, recruiting (from individuals already enrolled/ known

by participating agencies) and beginning training, developing paid internships and career placement and retention services, and evaluating the Corps; 2) working with the Nashville Symphony and the schools on the One Note One Neighborhood initiative to see if a component could be developed to compensate seniors who participate in musical career-related activities, or the development of paid internships after school for some especially talented individuals; 3) expanding the Information Technology Academy (for young adults without high school diplomas) by confirming available sources of funding with Metro education officials, applying for funds for academy program, reconnecting with the Nashville Technology Council to determine if paid internships could be made available annually for adults completing the information technology program and high school, recruiting adult students into IT programs, working with the adult students to increase their financial independence, and completing agreements with local postsecondary educational institutions such as the Tennessee Technology Center or Nashville State Community College for additional IT coursework aimed at certification and degrees; and 4) improving standards for Metro employees and contract workers by encouraging Metro government agencies to facilitate the employment of low-skilled workers, working with Metro Human Resources to identify three areas where career paths could be created or expanded, supporting classes and services which prepare low-skilled workers for career advancement, ensuring supportive services are available if needed, reviewing usage of community block grants to identify innovative ways to provide funding for human/social services, working with Metro Council to expand benefits to part-time workers and to require contractors to pay a family-supporting wage with at least prorated benefits, and by recruiting companies for contracting that provide fair wages and access to health care and supportive services.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

These actions will decrease turnover, improve employee performance, increase the tax base and create opportunities for individuals to achieve gainful employment with advancement potential. The city is in the position to lead these efforts through example and encouragement. Research by the Mott Foundation ([www.mott.org/about/programs/pathways out of poverty.aspx](http://www.mott.org/about/programs/pathways%20out%20of%20poverty.aspx)) reinforces the belief that education, economic participation, and community action are the central factors that move low-income Americans toward greater prosperity. Improving academic and developmental outcomes for school-aged youth can reduce their poverty and improve the economic outcomes of their parents as well.

Students need to achieve steady academic growth as well as developmental growth and finish school with skills to enter the workforce or go on to postsecondary education. Improving graduation rates involves community members identifying reasons for student non-achievement and proposing community-based solutions targeting the assets in the community. Such action is critical, especially for vulnerable youth. One in every six children in Tennessee is in poverty. Improving school achievement is fostered by in-school educational programs, after-school programs, and mentoring, as well as literacy education, GED preparation, and vocational training and job placement.

Other steps to reducing poverty are expanding economic opportunity for the most impoverished by reducing barriers to employment, increasing their income security (such as by providing sick leave, pension benefits and sufficient hours of work), and improving their retention patterns and wages. Building infrastructure in the community can also increase economic opportunity.

To reduce poverty, interventions should be tailor-made based on a clear understanding of local realities such as industry growth patterns. A brief rationale for each project follows.

A. Green Job Corps: The goal is to create family-supporting, career-track jobs that contribute to preserving environmental quality while providing a pathway out of poverty for individuals with barriers to employment. This targets “green-collar” jobs with low entry barriers that provide on-the-job training and have opportunities for advancement in growing sectors of the economy.

B. One Note One Neighborhood: The goal is to raise students’ academic achievement, attendance, teamwork and conflict-resolution skills, raise high school graduation rates, and promote career pathways in music.

C. Information Technology Academy: The purpose is to bridge the digital divide by training low-income minority adult students in computer hardware and network administration skills. In-school attendance and academic achievement will be increased, as well. The project will improve opportunities for student entrepreneurship.

D. Improved Standards for Metro Employees and Contract Workers: To increase retention and attendance of low-income Metro employees and Metro contract workers, provide literacy training and require benefits for workers (including at least pro-rated benefits for part time workers). For at least three occupational areas, career paths for low-income workers will be created and/or required to be provided by contractors.

The expected outcomes of success include: retention of workers or students within the program; increased learning and earnings of participants, using standard measures; lack of criminal justice involvement as measured by convictions. The Green Job Corps will also result in homeowner savings on heating and cooling bills.

What is the timeframe for this action?

Of the four projects mentioned, some are underway and the others will take six months to a year to implement. The advantage of several of the projects is that much research has already been done on these models – they are based on successful projects elsewhere.

What organizations will lead and carry out this action?

1) Green Jobs Corps

Lead: Green-Collar Jobs Task Force of Nashville-Davidson County

Partners: Mayor's Office, Mayor's Green Ribbon Committee on Environmental Sustainability team, a proposed Green Business Council (perhaps functioning under the auspices of the Chamber), International Brotherhood of Electrical Workers (IBEW), Tennessee Department of Human Services, the Nashville Career Advancement Center, and employment support services providers. The Nashville Area Chamber of Commerce (perhaps working with Lipscomb University, which hosts the Green Expo) would need to be active in forming the Green Jobs Council.

2) One Note One Neighborhood

Lead: Nashville Symphony

Partners: Metro Nashville Public Schools (seven participating Stratford Cluster schools in East Nashville) and the W.O. Smith Music School. The purpose of the current effort is to improve musical instruction, increase student participation in organized musical activities and lead students onto a musical career path. Since this is Music City, this is an important project. There may be potential to compensate seniors who participate in musical career-related activities or the development of paid internships after high school for some especially talented individuals.

3) Information Technology Academy

Lead: Cohn Adult High School

Partners: An Information Technology Career and Technical program for young adults without high school diplomas has been proposed for Cohn Adult High School. Staff at Cohn has met with state and federal education officials and officials at Metro Nashville Public Schools about the possibility of implementing key components of an Academy similar to one that was operating at Stratford High School several years ago. Efforts could be coordinated with the Nashville Technology Council and with local postsecondary educational institutions like the Tennessee Technology Center or Nashville State Community College.

4) Improved Standards for Metro Employees and Contract Workers

Lead: Metropolitan Government of Nashville/Davidson County

Partners: The principal players will be Metro government (Mayor's Office, Metro Council, and unions with contracts (SEIU)), as well as the legal and general services departments of Metro (those setting contract standards and overseeing the contracting process in Metro), Metro Human Resources, and possibly apprenticeship agencies and/or "model" employers (with good wage and benefit packages).

How will this action link to related, ongoing initiatives?

The initiatives are listed above in A through D.

Action 3

Develop a catalogue of resources with respect to job training, life navigation skills, education and job readiness.

The catalogue has been created. Recommended further steps include: 1) broadly circulating the catalogue among providers for comments and possible revision; 2) construction of a dedicated, searchable database on the Web and establishing a blog among providers to exchange information; 3) distributing print copies of the completed database, initially, to Family Resource Centers and public libraries, and, later, to other targeted information centers; 4) overseeing continuing maintenance of the database to ensure its timeliness and accessibility; and 5) promoting the database through the production of two flyers: one for service providers and a second for potential clients.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

By providing a comprehensive and easily accessible source of information on services to develop job readiness, the database should improve the opportunities for employment among the poor, disabled, immigrants, youth, transitioning felons, and other appropriate clients.

What is the timeframe for this action?

The database has been largely completed but should be circulated more widely among the providers for any additional comments or caveats that they may wish to add. This could be done within a month. More challenging will be creating a delivery mechanism. Timing will depend on identifying the appropriate institutional home for the database. Once this is done, action could be swift, but the database will need to be maintained on a continuing basis. Print material could be prepared and distributed within a month after the database has been institutionalized.

What organizations will lead and carry out this action?

Lead: The Track 2 Workforce Subcommittee through the Nashville Career Advancement Center.

Partners:

Catholic Charities of Tennessee, Inc.

Center for Independent Living of Middle Tennessee

Christian Women's Job Corps of Middle Tennessee

Community Options, Inc. of Tennessee

Conexión Américas
Ed Lindsey Industries for the Blind, Inc.
Family Affair Ministries, Inc.
Fifteenth Avenue Baptist Church
Goodwill Industries of Middle Tennessee, Inc.
League for the Deaf and Hard of Hearing
Martha O'Bryan Center
Matthew 25, Inc.
Metro Action Commission
Mid-Cumberland Human Resource Agency
Metro Nashville Public Schools
Nashville Area Chamber of Commerce
Nashville Career Advancement Center
Nashville Opportunities Industrialization Center
Nashville Rescue Mission
Nashville State Community College
National Council on Aging
New Horizons Computer Learning Centers
Open Arms Care Corporation
Operation Stand Down Nashville, Inc.
Park Center, Inc.
Progress, Inc.
Progreso Community Center
Project Return, Inc.
Rochelle Center
Room in the Inn
Somali Community Center of Nashville
Tennessee AFL-CIO Labor Council
Tennessee Career Centers of the Tennessee Department of Labor and Workforce Development
Tennessee Department of Human Services
Tennessee Higher Education Commission
Tennessee Technology Center at Nashville
The Next Door

Urban League of Middle Tennessee

Volunteer State Community College

Welcome Home Ministries

YMCA of Middle Tennessee

How will this action link to related, ongoing initiatives?

The related, ongoing initiatives are United Way 211 and the Nashville Alliance for Financial Independence (NAFI). Agreement has already been reached with these organizations to integrate the information contained in their database with ours. This is a necessary but not sufficient action, given that their databases fulfill other objectives.

Action 4

Provide recommendations of best practices of training and education for job readiness.

The recommended action steps include: 1) surveying best practices used by providers in Nashville; and 2) organizing small focus groups among providers to discuss best practices and determine how providers may be assisted in adopting best practices.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

Best practices should help providers fine-tune their programs, thereby improving the services offered to the poor for building job readiness. Professional skills of providers should, where needed, be improved and their ability to deliver enhanced.

What is the timeframe for this action?

Best practices could be identified and prepared within a two-month time frame.

What organizations will lead and carry out this action?

Lead: The Track 2 Workforce Subcommittee through the Nashville Career Advancement Center.

Partners:

Catholic Charities of Tennessee, Inc.

Center for Independent Living of Middle Tennessee

Christian Women's Job Corps of Middle Tennessee

Community Options, Inc. of Tennessee

Conexión Américas

Ed Lindsey Industries for the Blind, Inc.

Family Affair Ministries, Inc.
Fifteenth Avenue Baptist Church
Goodwill Industries of Middle Tennessee, Inc.
League for the Deaf and Hard of Hearing
Martha O'Bryan Center
Matthew 25, Inc.
Metro Action Commission
Mid-Cumberland Human Resource Agency
Metro Nashville Public Schools
Nashville Area Chamber of Commerce

Nashville Career Advancement Center
Nashville Opportunities Industrialization Center
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New Horizons Computer Learning Centers
Open Arms Care Corporation
Operation Stand Down Nashville, Inc.
Park Center, Inc.
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Progreso Community Center
Project Return, Inc.
Rochelle Center
Room in the Inn
Somali Community Center of Nashville Tennessee AFL-CIO Labor Council
Tennessee Career Centers of the Tennessee Department of Labor and Workforce Development
Tennessee Department of Human Services
Tennessee Higher Education Commission
Tennessee Technology Center at Nashville
The Next Door
Urban League of Middle Tennessee
Volunteer State Community College
Welcome Home Ministries

YMCA of Middle Tennessee

How will this action link to related, ongoing initiatives?

No related ongoing initiatives for this action were identified.

Action 5

Provide quarterly workshops for business on related topics in order to lower barriers and increase cultural sensitivity in the employment process.

The recommended action steps include: 1) holding quarterly workshops that increase awareness of various topics including federal/state/local incentives (work opportunity tax credit), physical/mental disabilities, religious accommodation and multicultural awareness (socioeconomic barriers, GLBT, and job readiness training); and 2) inviting all businesses, ranging from small start-ups to Fortune 500 companies, to this quarterly workshop.

How will this action reduce poverty in Nashville, what are the expected outcomes, and what will be the change that occurs if this action is taken?

This action seeks to increase knowledge and awareness of cultural differences which will enhance the employers' ability to recruit and retain quality employees. The city of Nashville is steadily attracting both quality employers and employees. In an effort to lead the business community to do the right thing, these workshops can support businesses by creating a forum where the benefits and concrete "how-to's" of cultural sensitivities can be discussed. As a result, businesses can better understand how embracing efforts to lower barriers and increase cultural sensitivity in the employment process can positively affect their bottom line and benefit the community. Participants will have an increased knowledge of federal/state/local incentives (work opportunity tax credit), physical/mental disabilities, religious accommodation, and multicultural awareness (socioeconomic barriers, GLBT, job readiness training). There will be increased rates of hiring populations that live in poverty.

What is the timeframe for this action?

2010 is the target start date. Relevant workshops will occur once a quarter.

What organizations will lead and carry out this action?

Lead: Organizations that have expertise in the topic presented will lead this action. A chair for each workshop topic will be identified. Catholic Charities has offered to co-lead this effort.

Partners: Businesses ranging from small start-ups to Fortune 500 companies

INROADS

Centerstone

Big Brothers Big Sisters of Middle Tennessee

Business Leadership Network – Nashville chapter

Catholic Charities of Tennessee, Inc.

Junior Achievement of Middle Tennessee

Kurdish Achievers

Middle Tennessee Diversity Forum

Nashville Area Chamber of Commerce

Nashville Area Hispanic Chamber of Commerce

Nashville Black Chamber of Commerce

Oasis Center

PENCIL Partners

Scarritt-Bennett/Harambee Institute

Urban League of Middle Tennessee

YMCA Black Achievers

YMCA Hispanic Achievers

YMCA of Middle Tennessee

Youth Villages

How will this action link to related, ongoing initiatives?

This action will link to The Diversity Forum at Nashville Career Advancement Center.

Conclusion

The Poverty Reduction Plan, as presented, is a continuation of a lifelong commitment by many who work on behalf of those living in poverty. For others, it represents a new beginning in addressing the issues related to alleviating poverty. It represents the voices of many who have not been heard in the past and who see their thoughts, ideas, issues, concerns and solutions clearly reflected in its pages. It is for our city, we hope, a guiding force for business, faith-based, government, nonprofits, and citizens to move forward looking toward the same goal but using the variety of organizations, resources, individuals and methods necessary to achieve the goal of reducing poverty by 50 percent in the next 10 ten years. We believe many initiatives will grow from this plan, strengthen it, and continue its challenge to all of us that we really can make a huge difference in the lives of those who are in poverty as they also work to make a difference in their own lives and in the lives of others.

Nashville has not been left untouched by the length and severity of the United States' current fiscal turmoil. The *Nashville Business Journal* estimates that Nashville lost 15,100 jobs between fourth quarter 2008 and fourth quarter 2009, placing it 32nd in the country for estimated job loss (*Nashville Business Journal*, January 19, 2009). The unemployment rate in Davidson County has risen steadily throughout 2009, with most recent figures showing rates over 9 percent. Most of the job losses have been in retail sales, manufacturing, and transportation (*The Tennessean*, April 24, 2009). Unemployment rates in Tennessee were at 10.8 percent in June and 10.7 percent in July. These figures are higher than the national rate for the month of July, which stood at 9.4 percent. But as this document reflects, Nashville has also not failed to lead in its efforts to change the course for those in poverty.

There are many current challenges facing those in poverty, which have been present for a number of years. Nashville is poised to confront these issues head-on through collaboration and a plan that sets in motion the reduction of poverty in Nashville by 50 percent over the next decade.

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